

WORLD WAR II VETERANS' RIGHTS and BENEFITS



BY

ROBERT T. KIMBROUGH, *Legal Author and Editor*

GEORGE H. CHAPMAN, *Author and Editor*

COMPLETE AND AUTHORITATIVE

This Book Gives You a Complete and Authoritative
Explanation of the Many Benefits and Privileges Avail-
able to World War II Veterans and Their Families,
with Detailed Instructions on How to Get Them

For Table of Contents See Back Cover

EASY TO READ — EASY TO USE

WORLD WAR II VETERANS' RIGHTS AND BENEFITS

A HANDBOOK FOR VETERANS OF WORLD WAR II AND THEIR FAMILIES

BY

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HOW TO USE THIS BOOK

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IN the preparation of WORLD WAR II VETERANS' RIGHTS AND BENEFITS, the numerous statutes and regulations on the subject have been analyzed, broken up, and classified and arranged according to subject matter, primarily according to the nature of the benefit or privilege. In searching for a discussion of the particular point or problem in which he is interested, the reader has two different ways of approach: (1) He may look in the Table of Contents at the beginning of this book for the Part or chapter dealing with the general subject which includes his particular question; or (2) he may turn to the Index at the back of the book, and, by finding a word or phrase descriptive of the benefit, right, or question in which he is interested, he can find the number of the section in which the subject is treated.

These two methods of finding the answer to a question may be made clearer by examples or demonstrations. Suppose that you have \$5,000 of National Service Life Insurance in which you originally named your wife as beneficiary. Now, for some reason, you wish to substitute your mother as beneficiary. You want to know whether you can make this change of beneficiary, how to go about doing so, and whether you can accomplish this result without letting your wife know about it.

If you follow the first method, you will note in the Table of Contents that the subject of "Life Insurance" is dealt with in Part XIV. By examining Part XIV in the Analysis of Contents following the Table, you will find that the first chapter under it is headed "National Service Life Insurance," and by running through the list of sections in that chapter you will find one which you will immediately recognize as covering your question, that is, § 331, "Change of Beneficiary."

If you adopt the other method of search, you will turn to the Index at the end of the book, and look for a word or phrase suggestive of your problem. If you first think of "Beneficiary,"

and turn to that word under the letter B, you will find a line as follows: "Beneficiary of insurance, change of, § 331." If you happened to look under the phrase "Life Insurance," you would find lines reading "Beneficiary, change of," and "Change of beneficiary," both referring to § 331. You would also find it by simply turning to "Change of insurance beneficiary" under the letter C in the Index.

Thus both methods lead to the same § 331, where you would find the answers to all of your questions.

If you wished to know whether a discharged member of the Women's Army Auxiliary Corps is entitled to mustering-out pay, you could turn to the Table of Contents and note that the subject of "Payments Upon Leaving Service" is discussed in Part III, and that a chapter headed "Mustering-Out Pay" appears thereunder. By looking through the list of sections under that chapter in the Analysis of Contents, you would find a section headed "Who Are Entitled to Pay, § 53."

If you adopted the index method, you might turn to "Mustering-out pay" in the Index, under the letter M. One of the indented lines under the phrase "Mustering-out pay" is "Who are entitled to, § 53." If you looked under the phrase, "Women members of armed forces" in the Index, you would find a line, "Mustering-out pay," with a reference to this same § 53. If you looked under the initials "WAAC," you would find a general reference telling you to look under "Women members of armed forces," which, as we have seen, would lead to the right place.

For further illustration, suppose that you are a veteran and wish to attend a university at government expense under the G. I. Bill of Rights, but need some financial aid in addition to the payment of tuition and other actual educational expenses. By using the analytical method, you turn to the Table of Contents and find that the subject of "Education and Train-

VETERANS' RIGHTS AND BENEFITS

ing" is treated in Part XII. Under Part XII in the Analysis of Contents you will find § 242, headed "Living Expenses or Subsistence Allowance." If you used the index method, you would find references to the same section by looking up the phrase "Living expenses of educational trainee," or "Subsistence allowance for education." And under the word "Education," are lines "Living expenses" and "subsistence allowance," both of which lead to § 242.

CONTENTS

TABLE OF CONTENTS

	Page	Part	Page
HOW TO USE THIS BOOK	1	X: EMPLOYMENT PROBLEMS, RIGHTS, AND OPPORTUNITIES	47
FOREWORD	9	XI: UNEMPLOYMENT BENEFITS	53
Part		XII: EDUCATION AND TRAINING	58
I: ON LEAVING THE SERVICE; PREPARATIONS FOR RETURN TO CIVILIAN LIFE	11	XIII: LOANS; GOVERNMENT AID TO VETERANS IN BORROWING MONEY	65
II: GENERAL MATTERS: LAWS AND RULES AFFECTING VETERANS' RIGHTS AND BENEFITS GENERALLY	14	XIV: LIFE INSURANCE	70
III: PAYMENTS UPON LEAVING SERVICE	23	XV: RIGHTS UNDER SOLDIERS' AND SAILORS' CIVIL RELIEF ACT; PROTECTION AGAINST SUITS, FORECLOSURES, AND FORFEITURES WHILE IN SERVICE	85
IV: PENSIONS AND COMPENSATION	26	XVI: MISCELLANEOUS BENEFITS AND PRIVILEGES	87
V: RETIREMENT PAY	34	XVII: ADDRESSES: LIST OF OFFICES AND AGENCIES OF INTEREST TO VETERANS	89
VI: SUMS OTHER THAN PENSIONS PAYABLE ON DEATH IN SERVICE	36	TABLE OF SOURCES AND AUTHORITIES	95
VII: BURIAL OF SERVICEMEN AND VETERANS	38	INDEX	97
VIII: PROPERTY, EFFECTS, AND ESTATES OF VETERANS AND SERVICEMEN	41	RECORD OF SERVICE, ADDRESSES, AND DOCUMENTS	107
IX: HOSPITAL, MEDICAL, AND DOMICILIARY CARE; ARTIFICIAL LIMBS, ETC. ..	43		

ANALYSIS OF CONTENTS

	Page		Page
HOW TO USE THIS BOOK	1	PART II: GENERAL MATTERS: LAWS AND RULES AFFECTING VETERANS' RIGHTS AND BENEFITS GENERALLY	14
TABLE OF CONTENTS	3	§ 13. Scope and purpose of this Part; the kind of matters discussed herein.	
FOREWORD	9	WHAT CLASSES OF PERSONS ARE ENTITLED TO VETERANS' BENEFITS	14
PART I: ON LEAVING THE SERVICE; PREPARATIONS FOR RETURN TO CIVILIAN LIFE	11	§ 14. Generally.	
PUTTING AFFAIRS IN ORDER AT CAMP OR BASE	11	§ 15. Women.	
§ 1. Generally.		§ 16. Nurses.	
ON RETURNING HOME	12	§ 17. Cadets and midshipmen in service academics.	
§ 2. Report to draft board.		§ 18. Persons specifically excluded from benefits.	
§ 3. Ration books.		HOW AND WHERE CLAIMS ARE FILED OR PRESENTED	15
§ 4. Wearing uniform after discharge.		§ 19. Generally.	
§ 5. Decorations, service ribbons, and buttons.		§ 20. Proof of marriage.	
DISCHARGE AND SERVICE RECORDS	12	§ 21. Proof of parentage or date of birth.	
§ 6. Certificate and final pay should be delivered to serviceman at time he leaves service.		§ 22. Proof of death.	
§ 7. Safekeeping and recording.		§ 23. — Seven years' absence is proof of death; persons missing in action.	
§ 8. Certified copies.		§ 24. Affidavits.	
§ 9. In case of loss.		§ 25. Making claims before discharge on account of disability.	
§ 10. Review and correction of grounds or type of discharge.		§ 26. Records, files, and reports are confidential.	
§ 11. Serial or service number.		§ 27. Copies of Veterans' Administration records.	
§ 12. Other records and documents which veterans should keep.			

CONTENTS

PART II—Continued	Page	PART III—Continued	Page
§ 28. The Veterans' Administration; its nature, duties, and jurisdiction.		TRANSPORTATION OR MILEAGE PAY 24	
§ 29. Allowance or denial of claims; decision of Administrator generally final.		§ 60. Generally.	
§ 30. Appeals from decision on claim.		MONEY DEPOSITED WITH FINANCE OFFICER OR PAYMASTER 25	
§ 31. — Time for appeal.		§ 61. Generally.	
§ 32. — How and where appeal is taken and what application must contain.		PART IV: PENSIONS AND COMPENSATION . 26	
ADVICE, AID AND LEGAL SERVICE TO VETERANS 19		GENERAL PROVISIONS; LAWS AND MATTERS AFFECTING PENSIONS GENERAL- LY 26	
§ 33. Generally.		§ 62. Women members of armed forces.	
§ 34. Advisers at camp or base.		§ 63. Cadets and midshipmen at service academies.	
§ 35. Veterans' organizations and Red Cross.		§ 64. Coast Guardsmen.	
§ 36. Legal Aid Society and bar associations.		§ 65. Injury or disease while awaiting final acceptance or rejection.	
§ 37. Attorneys and agents.		§ 66. Persons are considered to have been free from defects and disease not noted before enrolment.	
§ 38. — The law regulates attorneys' fees.		§ 67. Effective date of pension awards.	
MINORS AND INCOMPETENTS 21		§ 68. — Persons missing in action.	
§ 39. Payment of benefits generally made to guardians.		§ 69. Only one pension, etc., per person.	
§ 40. Payments directly to claimants or their families in some cases.		§ 70. No pension to persons in service or on retired pay.	
BENEFITS ARE NOT ASSIGNABLE 21		§ 71. Waiver of retirement pay.	
§ 41. Generally.		§ 72. Payments to guardians of minors and incompetents.	
BENEFITS ARE EXEMPT FROM TAXATION AND DEBTS 21		§ 73. Payment directly to wife of incompetent veteran.	
§ 42. Generally.		§ 74. Death payments directly to widow, though a minor.	
DEFINITIONS OF "IN LINE OF DUTY" AND "MISCONDUCT" AS CAUSE OR OCCASION OF INJURY OR DISEASE .. 21		§ 75. Who entitled to pension and retirement pay already due when pensioner dies.	
§ 43. Generally.		§ 76. — Time and manner of filing claims.	
§ 44. Injury incurred or disease contracted while on leave.		§ 77. Definitions: Who is "child", "parent", or "widow", entitled to pension.	
§ 45. "Misconduct" defined.		§ 78. Reduction and apportionment of pension to veteran in hospital, etc.	
§ 46. — Venereal disease.		§ 79. Apportionment of pension where pensioner is in state home.	
STATEMENTS BY VETERAN AS TO INJURY OR DISEASE ARE VOID 22		§ 80. Apportionment of pension where family is separated.	
§ 47. Generally.		§ 81. Desertion of wife or child.	
PENALTIES 22		§ 82. Pension to child paid only until it is eighteen or marries.	
§ 48. Fraudulent claims or forgery.		§ 83. Where child is disabled or in school.	
§ 49. — Caution against being discouraged from making claims.		§ 84. Remarriage of widow.	
§ 50. Misuse of funds by guardian, etc.		§ 85. Remarriage of dependent parent.	
PART III: PAYMENTS UPON LEAVING SERVICE 23		§ 86. Pensions are exempt from taxation and debts.	
MUSTERING-OUT PAY 23		§ 87. Pension rights cannot be assigned, transferred, or pledged; penalty.	
§ 51. Generally.		§ 88. Termination of pension as to one or more of several beneficiaries.	
§ 52. Amount and time of payments.		§ 89. Injury or death resulting from vocational rehabilitation.	
§ 53. Who are entitled to pay.		§ 90. Injury or death resulting from hospitalization, medical treatment, examination, etc.	
§ 54. Persons excluded from this benefit.		§ 91. Failure to report for physical examination.	
§ 55. In case of death of person entitled to the pay.		§ 92. Penalty for fraud.	
§ 56. Payments are exempt from tax or debts; not assignable.		§ 93. Seven years' absence proves death.	
§ 57. How to apply for mustering-out pay.		§ 94. Right of appeal.	
LUMP-SUM PAYMENTS TO FORMER AIR CADETS 24		§ 95. Other general matters relating to pensions.	
§ 58. Army.			
§ 59. Navy and Marine Corps.			

CONTENTS

PART IV—Continued	Page	PART V—Continued	Page
PENSIONS TO VETERANS FOR DISABILITY INCURRED IN WAR SERVICE	30	§ 126. Coast Guard.	
§ 96. Generally.		§ 127. Nurses.	
§ 97. Who are entitled to disability pensions.		§ 128. Persons called into service by President.	
§ 98. Disability must be service-connected.		§ 129. Limitation on retirement pay to retired Army officer holding Federal job.	
§ 99. Amounts of pensions.		§ 130. Review and correction of retirement or release.	
§ 100. How percentage of disability is computed.		§ 131. Inquiries and applications relating to retirement pay.	
§ 101. Reduction of pension while veteran is in hospital, etc.		§ 132. Upon death of veteran.	
§ 102. How to apply for pension.			
PENSION FOR SERVICE-CONNECTED DISABILITY NOT INCURRED IN WAR-TIME	31	PART VI: SUMS OTHER THAN PENSIONS PAYABLE ON DEATH IN SERVICE	36
§ 103. Generally.		SIX MONTHS' DEATH PAY	36
§ 104. Wartime rates for disability caused by extra-hazardous duties.		§ 133. Generally.	
§ 105. How to apply for pension.		§ 134. Who are entitled to the payments.	
PENSIONS FOR TOTAL DISABILITY NOT INCURRED IN SERVICE	31	§ 135. How to obtain payments.	
§ 106. Generally.		SOCIAL SECURITY BENEFITS	36
§ 107. Amount of pension.		§ 136. Generally.	
§ 108. Reduction of pension while veteran is in hospital, etc.		PAY DUE PERSONS DYING IN SERVICE	37
§ 109. This pension not payable if veteran has income of certain amount.		§ 137. Army.	
§ 110. How to apply for pension.		§ 138. Navy.	
SPECIAL PENSION TO HOLDERS OF MEDAL OF HONOR	31	§ 139. Marine Corps.	
§ 111. Generally.		§ 140. Coast Guard.	
NAVAL PENSION ALLOWANCE	32	PART VII: BURIAL OF SERVICEMEN AND VETERANS	38
§ 112. Generally.		FUNERAL AND TRANSPORTATION EXPENSES	38
PENSION FOR WIDOWS, CHILDREN, AND PARENTS OF VETERANS DYING IN WARTIME SERVICE	32	§ 141. Persons dying in service.	
§ 113. Generally.		§ 142. Veterans.	
§ 114. Amount of pension.		§ 143. How to get these benefits.	
§ 115. How to apply for pension.		FLAGS FURNISHED	39
PENSIONS TO WIDOWS, CHILDREN, AND PARENTS OF VETERANS DYING IN PEACETIME SERVICE	32	§ 144. Generally.	
§ 116. Generally.		BURIAL IN NATIONAL CEMETERIES	39
§ 117. Amount of pension.		§ 145. Veterans and persons dying in service.	
§ 118. Higher rates in case of extra-hazardous service.		§ 146. Members of families.	
§ 119. How to apply for pension.		§ 147. Headstones.	
PENSION FOR WIDOWS AND CHILDREN OF WAR VETERANS WHOSE DEATHS WERE NOT SERVICE-CONNECTED	33	HOW TO OBTAIN HEADSTONES FROM GOVERNMENT	40
§ 120. Generally.		148. Generally.	
§ 121. Amount of pension.		PART VIII: PROPERTY, EFFECTS, AND ESTATES OF VETERANS AND SERVICEMEN	41
§ 122. Pension not paid to widow or child having income of over certain amount.		§ 149. Mislaid and abandoned property.	
§ 123. How to apply for pension.		§ 150. Personal effects of persons dying in service—Army.	
PART V: RETIREMENT PAY	34	§ 151. — Navy.	
§ 124. Army.		§ 152. Personal property of veterans dying in veterans' hospital, etc., without heirs or kin.	
§ 125. Navy and Marine Corps.		§ 153. Disposal of property left at veterans' hospital, etc.	
		§ 154. Reimbursement for servicemen's property lost, destroyed, or damaged.	
		§ 155. Wills and estates of servicemen.	

CONTENTS

	Page		Page
PART IX: HOSPITAL, MEDICAL, AND DOMICILIARY CARE; ARTIFICIAL LIMBS, ETC.	43	PART XI: UNEMPLOYMENT BENEFITS	53
CARE OF VETERANS IN HOSPITALS AND VETERANS' HOMES	43	UNDER "G. I. BILL OF RIGHTS"	53
§ 156. Generally.		§ 188. Generally.	
§ 157. Who are entitled to hospital and medical care.		§ 189. Who are entitled to unemployment benefits.	
§ 158. Who are entitled to hospital and domiciliary care.		§ 190. Veteran must be unemployed.	
§ 159. Persons receiving vocational rehabilitation.		§ 191. — What is "partial unemployment".	
§ 160. Persons living outside the United States.		§ 192. Veteran must register with employment office.	
§ 161. Emergency hospitalization.		§ 193. Must be able to work.	
§ 162. Out-patient treatment.		§ 194. Illness excuses failure to comply with foregoing requirements.	
§ 163. Transportation.		§ 195. Disqualification.	
§ 164. Clothing.		§ 196. — Discharge or quitting.	
§ 165. Pension for disability or death resulting from hospitalization, etc.		§ 197. — Failure to accept work.	
§ 166. How to get hospital, medical, and domiciliary benefits.		§ 198. — Failure to attend training courses.	
PROSTHETIC APPLIANCES; ARTIFICIAL LIMBS; AIDS TO THE BLIND	45	§ 199. Time and duration of disqualification.	
§ 167. Artificial limbs and the like.		§ 200. Meaning of "suitable work" and "good cause".	
§ 168. Aids to blind veterans.		§ 201. Labor disputes.	
PART X: EMPLOYMENT PROBLEMS, RIGHTS, AND OPPORTUNITIES	47	§ 202. — Nonparticipation in labor dispute.	
FINDING A JOB	47	§ 203. — Separate departments.	
§ 169. First considerations.		§ 204. Period to which law and its benefits apply.	
§ 170. Re-employment Committeeman of Selective Service Board.		§ 205. Amount of allowance.	
§ 171. U. S. Employment Service.		§ 206. How long allowance will be paid.	
RE-EMPLOYMENT OF VETERANS BY FORMER EMPLOYERS	47	§ 207. Time of payments.	
§ 172. Persons called into service must be restored to former positions.		§ 208. Who gets amount unpaid upon death of veteran.	
§ 173. Re-employment by private employer.		§ 209. — Not subject to payment of decedent's debts.	
§ 174. Former employment by United States Government.		§ 210. Readjustment allowances to self-employed veterans.	
§ 175. Employment by state, county, city, etc.		§ 211. Conditions and amount of allowances to self-employed veteran.	
§ 176. Seniority, insurance rights, and other benefits are kept alive.		§ 212. Disqualifications applying to other claimants do not affect self-employed veterans.	
§ 177. Discharge from job within year prohibited.		§ 213. Duplicate benefits; other unemployment or disability benefits will be deducted.	
§ 178. Enforcement of re-employment rights; damages.		§ 214. How claims are made and handled; administrative provisions; adjustment through state agencies.	
GOVERNMENT JOBS; CIVIL SERVICE PREFERENCES AND OPPORTUNITIES ..	48	§ 215. — Filing claims with Railroad Retirement Board.	
§ 179. Preference in the civil service to veterans and their wives or widows.		§ 216. — Claimant is entitled to a hearing and appeal.	
§ 180. Who are entitled to benefits.		§ 217. Penalties.	
§ 181. Remarks concerning the persons entitled to preference.		§ 218. Definition of "wages".	
§ 182. Nature of the preference and how it helps veterans, etc.		UNEMPLOYMENT BENEFITS UNDER SOCIAL SECURITY AND UNEMPLOYMENT COMPENSATION LAWS	57
§ 183. Physical, educational, and other requirements are relaxed in favor of veterans, etc.		§ 219. Generally.	
§ 184. Credit for time and experience in military service.		PART XII: EDUCATION AND TRAINING	58
§ 185. Some jobs are reserved for veterans, etc.		EDUCATION AND TRAINING UNDER SERVICEMEN'S REHABILITATION ACT	58
§ 186. How to obtain preference under civil service law.		§ 220. Generally.	
§ 187. How to apply for a civil service job.		§ 221. Choice between vocational rehabilitation and educational benefits.	
		§ 222. Distribution of information as to needs of various trades and occupations.	
		§ 223. Who are entitled to benefits.	

CONTENTS

PART XII—Continued	Page
§ 224. — Time of service.	
§ 225. — Disabled veterans.	
§ 226. Time limit for beginning and finishing course.	
§ 227. Choice of school, college, or place of training.	
§ 228. Type of institutions that may be selected.	
§ 229. Apprenticeship or training on the job.	
§ 230. Location of institution.	
§ 231. Veterans must comply with rules and requirements of the institution.	
§ 232. Credit for military and other training.	
§ 233. Veteran selects his own course.	
§ 234. Changing course of instruction.	
§ 235. Aid may be stopped because of unsatisfactory conduct or progress.	
§ 236. Tuition and fees.	
§ 237. Books, supplies, equipment, etc.	
§ 238. Board, lodging, and travel expenses.	
§ 239. Apprentice training.	
§ 240. Limit of \$500 a year.	
§ 241. Where tuition of institution is not fixed or is inadequate.	
§ 242. Living expenses or subsistence allowance.	
§ 243. — Application is necessary.	
§ 244. — Amount of subsistence allowance.	
§ 245. — In case of part-time or partly paid education or training.	
§ 246. Government aid generally limited to one year.	
§ 247. Additional period of education or training based on length of service.	
§ 248. Where additional period ends during semester or quarter.	
§ 249. Time spent in specialized or college training program, or as cadet, is not counted as service.	
§ 250. Veteran's work must be satisfactory.	
§ 251. Total period of aid cannot exceed four years.	
§ 252. How to apply for education or training.	
§ 253. — Where to file application.	
§ 254. State scholarships and other benefits.	
VOCATIONAL REHABILITATION	62
§ 255. Nature and purpose of this aid.	
§ 256. Who are entitled to the benefits.	
§ 257. Time limit for training.	
§ 258. Place and nature of training.	
§ 259. Choice between vocational rehabilitation and education benefits under another law.	
§ 260. Expenses paid.	
§ 261. Support and maintenance of veterans during training.	
§ 262. Payment by employer during training on the job.	
§ 263. Injury or death during training period.	
§ 264. Loans.	
§ 265. How to obtain vocational training benefits.	
APPRENTICE TRAINING	64
§ 266. Generally.	

PART XIII: LOANS; GOVERNMENT AID TO VETERANS IN BORROWING MONEY	Page
	65
GENERAL LOAN GUARANTY PROVISIONS OF THE "G. I. BILL"	65
§ 267. Generally.	
§ 268. Who is entitled to loan guaranty.	
§ 269. Who makes the loans.	
§ 270. Government only guarantees part of loan and does not make loan.	
§ 271. Veteran must meet requirements of lender.	
§ 272. How to apply for loan.	
§ 273. Time for application for loan.	
§ 274. Limit of amount guaranteed by Government.	
§ 275. The limit applies only to Government's guaranty.	
§ 276. Second loans.	
§ 277. Loan must be practicable.	
§ 278. Conditions of loan must be approved by Government.	
§ 279. Rate of interest.	
§ 280. Limit of term of loan.	
§ 281. Payment of interest for first year by Government.	
§ 282. No security required by the Government.	
§ 283. Notice to Administrator before foreclosure.	
§ 284. Liability of Government varies as loan is paid or increased.	
LOANS FOR PURCHASE OR CONSTRUCTION OF HOMES	67
§ 285. Generally.	
§ 286. Terms must be within veteran's means.	
§ 287. Suitability of property.	
§ 288. Price must be reasonable.	
§ 289. Loans for repairs or improvements.	
§ 290. Loans to pay debts or taxes against home.	
§ 291. Insurance of mortgage.	
LOANS FOR PURCHASE OR IMPROVEMENT OF FARM PROPERTY	68
§ 292. Generally.	
§ 293. Property must be suitable and necessary.	
§ 294. Prospects of success must be good.	
§ 295. Price must be reasonable.	
§ 296. Benefits under Bankhead-Jones Farm Tenant Act.	
§ 297. Farm Security Administration loan.	
LOANS FOR PURCHASE OF BUSINESS PROPERTY	68
§ 298. Generally.	
§ 299. Usefulness and necessity of the property.	
§ 300. Prospects of success must be good.	
§ 301. Price must be reasonable.	
§ 302. R. F. C. loan to re-establish business.	
PART XIV: LIFE INSURANCE	70
NATIONAL SERVICE LIFE INSURANCE	70
§ 303. Introductory remarks.	
§ 304. Insurance may be, and usually should be, continued after discharge.	
§ 305. Amount of insurance may be reduced.	

CONTENTS

PART XIV—Continued

- § 306. Changing type or plan of insurance; conversion to permanent insurance.
- § 307. — Why conversion is advisable.
- § 308. — When to convert.
- § 309. — How to convert.
- § 310. — Choice of plans of converted insurance.
- § 311. Premium rates.
- § 312. Tables of premium rates.
- § 313. — Table of rates for five-year term insurance.
- § 314. — Table of rates for ordinary life insurance.
- § 315. — Table of rates for 20-payment life insurance.
- § 316. — Table of rates for 30-payment life insurance.
- § 317. Time and manner of paying premiums.
- § 318. — First premium after discharge.
- § 319. — Sample copy of letter to accompany first premium remittance.
- § 320. Payment of premiums by deductions from pension or emergency officers' retirement pay.
- § 321. Waiver of payment of premiums on account of disability.
- § 322. — How to secure waiver of premiums during disability.
- § 323. — Right of beneficiary where insured dies without securing waiver.
- § 324. Default or failure to pay premiums; reinstatement.
- § 325. — Default excused in certain cases.
- § 326. Reinstatement or revival of insurance after lapse.
- § 327. — Health requirement for reinstatement.
- § 328. — How to calculate amount of premiums and interest due on reinstatement.
- § 329. — Reinstatement of reduced amount of insurance.
- § 330. Beneficiaries.
- § 331. — Change of beneficiary.
- § 332. Who gets insurance where there is no named beneficiary when the insured dies.
- § 333. Death benefits; insurance is paid in instalments.
- § 334. Table of monthly instalments under regular plan of settlement with beneficiary 30 or more years of age.
- § 335. — Optional plan of settlement.
- § 336. Table of monthly instalments under Refund Life Income plan of settlement.
- § 337. Proceeds of insurance are not assignable.
- § 338. Proceeds of insurance are exempt from taxation and debts.
- § 339. Converted policy has cash, loan, paid-up, and extended insurance values.
- § 340. Table of guaranteed values on National Service Life Insurance.
- § 341. Loans on policy.
- § 342. Dividends.
- § 343. Free insurance for persons disabled between October 8, 1940, and April 20, 1942.
- § 344. Free insurance for persons captured, etc.
- § 345. Continuance of insurance is automatic for former air cadets.

Page

PART XIV—Continued

Page

- § 346. Forfeiture of insurance rights by traitors, deserters, persons executed, etc.
- § 347. Death presumed after seven years' absence.
- § 348. Suits in courts.
- § 349. Penalties.
- § 350. How to get information or make claim concerning insurance.

PRIVATE LIFE INSURANCE 83

- § 351. Delay in paying premiums and Government guaranty thereof.
- § 352. Rights in connection with policies assigned before entering service.
- § 353. Provisions of policy relating to military service or "accidents."

PART XV: RIGHTS UNDER SOLDIERS' AND SAILORS' CIVIL RELIEF ACT; PROTECTION AGAINST SUITS, FORECLOSURES, AND FORFEITURES WHILE IN SERVICE 85

- § 354. Generally.
- § 355. Relief against judgments.
- § 356. Taxes.
- § 357. Rights in public lands, mining claims, homestead entries, etc., are preserved during service.
- § 358. Interest rates against servicemen are limited.
- § 359. Statutes of limitations do not run against or in favor of servicemen.
- § 360. Who are entitled to the protection of this law.
- § 361. How veterans can enforce rights under this law.

PART XVI: MISCELLANEOUS BENEFITS AND PRIVILEGES ... 87

- § 362. Emergency relief from Red Cross.
- § 363. Army and Navy Emergency Relief.
- § 364. Special homestead rights.
- § 365. Preference to veterans in acquiring surplus property.
- § 366. Naturalization rights and preferences.
- § 367. Exemption from fees for passports for visiting graves in foreign lands.
- § 368. Pay, allowances, and allotments of missing persons.

PART XVII: ADDRESSES: LIST OF OFFICES AND AGENCIES OF INTEREST TO VETERANS 89

- § 369. Addresses of offices and facilities of Veterans' Administration.
- § 370. List of United States Civil Service Regional Offices.
- § 371. Addresses of officers of Army, Navy, Marine Corps, and Coast Guard which handle claims.
- § 372. List of veterans' organizations.

TABLE OF SOURCES AND AUTHORITIES 95

INDEX 97

RECORD OF SERVICE, ADDRESSES, AND DOCUMENTS 107

FOREWORD

FOREWORD

IT is the purpose of this book to describe and explain all of the benefits, rights, and privileges provided by the Federal Government for American veterans of World War II and for their families and dependents. It attempts to collect, within the covers of a single volume, all of the numerous classes of benefits and privileges, and to group and classify them according to subject matter. It contains the essence of a great number of laws, departmental regulations, and pamphlets relating to these rights and benefits.

We have attempted to do more than merely hit the high spots. The aim of this book is to give the essential information about all of the matters within its scope, so as to furnish an answer to any question that a veteran or his family would normally have regarding their rights. It avoids such minute detail and complex technical discussion as would obscure the substance and defeat its main purpose of clarity and conciseness. If there is any matter which a reader does not fully understand or on which he feels the need of more detailed information or advice, he is urged to consult one of the many organizations which are prepared to help veterans with their problems, or an attorney, or to inquire of any office of the Veterans' Administration. Lists of the offices and facilities of the Veterans' Administration, with the address of each and the functions which each performs, and of the several veterans' organizations, will be found at the end of this book.

Every effort has been made to avoid legal and technical terms wherever possible, and to make the substance of the laws understandable to the ordinary layman. At the same time, we have not thought it necessary or proper to "write down to" the readers to such a degree as to insult their intelligence.

The limitations of space prevent the inclusion of the rights and benefits of veterans of other

wars. While some of the benefits discussed here apply also to veterans of World War I and other veterans, no attempt has been made to cover more than the rights growing out of service during the period of the present war, that is, the period from 1940, when the first men were called up for service, to the present.

Future Changes in Laws

Some changes are sure to be made in the laws and regulations relating to veterans and their families. It is even possible that some parts of this book may be rendered obsolete by future action on the part of Congress. Readers can keep up with changes in a general way through the newspapers and news magazines. If the demand for this book and the importance of future changes warrant, revised editions of this work may appear.

A Word on Claiming These Benefits

The benefits described in this book were provided for you by your lawmakers. These benefits are not charity. They are yours as a matter of right. Your fellow Americans well appreciate that no amount of money can compensate their fighting men and women for the risks, the hardships, and the suffering which they have endured in this war. It would be callous impertinence to speak of repaying bereaved families for their anguish and their irreparable losses.

These benefits are intended primarily to help veterans to resume that place in civilian life which they occupied when their country called them. Some of these benefits are given in order to prevent the dishonor that would be reflected on our nation if the wives and families of those who can never return were left destitute because of their sacrifices.

Those who are legally entitled to these benefits are urged, therefore, to feel no hesitancy in claiming them.

PART I

ON LEAVING THE SERVICE; PREPARATIONS FOR RETURN TO CIVILIAN LIFE

PUTTING AFFAIRS IN ORDER AT CAMP OR BASE

§ 1. Generally.

Upon entering the armed services, most persons found it necessary to make some arrangements concerning their civilian affairs before leaving home. Now that the process is reversed, it is equally wise for the serviceman to put his military or naval affairs in order. The following instructions given in an Army booklet are pertinent: "For instance, be sure that you do not keep clothing or equipment that must be returned to the supply officer. If you owe money at a club, mess, library, or other facility, see that these bills are settled. Turn over any public funds or property for which you are responsible. If in doubt, your unit personnel officer or the hospital registrar will put you straight." The Personal Affairs Officer or Red Cross representative will provide information and advice on any of these matters. Concerning deposits with the Finance Officer or Paymaster, see § 61, below.

Mail. It is probable that for some time after discharge mail will continue to be received at the last service address of the serviceman. In order to secure prompt delivery of such mail, the postal officer should be given the civilian address to which such mail is to be forwarded.

Bonds. Persons who have been buying bonds by allotment can arrange to have them sent to their permanent addresses, as shown on the bond application, or they may leave them with the Government for safekeeping. In the latter case, the Treasury will send a receipt for them. In the case of Army personnel, inquiries as to bonds bought by allotment between April, 1942, and August 31, 1944, should be addressed to the Army War Bond Office, 366 West Adams St., Chicago, Ill. As to bonds bought after Septem-

ber 1, 1944, or bonds for which cash was paid, inquiry should be addressed to the commanding officer of the organization to which the serviceman was attached at the time of the purchase. Any letter or inquiry should contain all the information obtainable about the numbers and value of the bonds, the date and place where they were bought, the organization and station of the purchaser, and his name and serial or service number.

Service Record and Discharge Certificates. Upon discharge, the serviceman will receive his discharge certificate and a record carrying full details of his military or naval service. If he is being returned to inactive status, he will receive a certificate of service instead of a discharge certificate. These important documents should be kept where they will be safe and easily found at all times (see § 7, below).

Enlisted Reserve Corps. Some persons who are released from active service and sent back to civilian life will be transferred to the Enlisted Reserve Corps, and not actually discharged. Such a person receives a certificate of service. He returns to civilian life just as a man who is finally discharged, with a few exceptions. He can be ordered back to active duty at any time by the Command having jurisdiction over him. He must report any later change of address to that Command. In case of uncertainty as to where to make that report, he should contact the nearest military establishment or Draft Board for proper information.

An officer who retains his commission after release from active duty should promptly report any change in permanent address to the proper Command. He should state his prior permanent address, current permanent address, and serial number. Although he will not be subject to induction under the Selective Train-

ing and Service Act so long as he holds his commission, he should advise his local Board of his status.

ON RETURNING HOME

§ 2. Report to Draft Board.

Men who are discharged or separated from the armed service are required to report to the local Draft or Selective Service Board within five days after their discharge. If the Board is at a distance, the veteran may write a brief letter to it, telling the Board when and where he was discharged, the address at which he can be reached, and his serial number. He will receive a reclassification card which will establish his identity and selective service status. He must keep the local Selective Service Board advised of any change of address. He should remember that, after discharge, he has the same obligations as any other civilian, and failure to register or report changes of address is a Federal offense. Any additional information may be obtained from the nearest Selective Service Local Board.

Women are not required to report or register with the Selective Service Board upon their separation from service. But, if they wish, they may consult such boards in connection with re-employment and other benefits.

§ 3. Ration Books.

War ration books may be obtained by returning veterans by applying at the War Price and Rationing Board for their own locality. Application should be made in person, with evidence of discharge.

§ 4. Wearing Uniform after Discharge.

The following is taken from an Army booklet on this subject: "You are entitled to wear your uniform from the place where you receive your discharge to your home, provided that you go there within three months of the discharge date. . . . You may also wear your uniform on occasions of public ceremony, such as parades or meetings of veterans' or other

military organizations. In such cases you may wear the uniform of the highest rank or grade that you held during the war." The Navy has similar regulations. If for any reason a veteran wishes to return his uniform clothing to the Army, he may do so in person, or he may express up to 30 pounds, charges collect, to the Army installation where he was discharged, or to the post, camp, or station nearest his permanent address, sending the package to that Army installation, marked, "Attention: Quartermaster, Clothing and Equipage Classification Officer."

§ 5. Decorations, Service Ribbons, and Buttons.

The following is from an Army booklet: "You may wear decorations and service ribbons which have been awarded to you, on your uniform on occasions of public ceremony, or on your civilian clothes when desired. These have been awarded you in recognition of honorable service you have rendered, and you will want to wear them only on occasions which reflect credit on them and on yourself." A decoration, medal, bar, ribbon, or other such device which has been lost, destroyed, or mutilated, without fault on the part of the holder, will usually be replaced without charge. Persons honorably discharged from the armed forces at any time after September 8, 1939, are entitled to wear the lapel button of honorable service. It is illustrated, increased in size, on the front cover. Any veteran who did not get this button when discharged may procure one upon presentation of his discharge or certificate of service at any service installation.

DISCHARGE AND SERVICE RECORDS

§ 6. Certificate and Final Pay Should Be Delivered to Serviceman at Time He Leaves Service.

The law requires that at the time of the discharge or release of a person from active service, his certificate of discharge or release, and his final pay or a substantial part thereof, must be ready for delivery to him or to his next of kin or legal representative.

§ 7. Safekeeping and Recording.

It is advisable to have the discharge or certificate of service recorded in the public records of the county. This is usually done at the courthouse in the office of the county clerk or recorder in the veteran's home county. In some states, veterans' discharges are recorded without charge. After it is recorded, the original will be returned to the veteran. Even though it is recorded, the original of the discharge or service certificate is an extremely valuable and important document, and it should be permanently kept in a safe place. A small photostat copy of the original is convenient for carrying in the wallet.

§ 8. Certified Copies.

If the discharge or service certificate has been recorded, the veteran and other persons entitled thereto can get certified copies of the document from the recording official at any time. Such copies may be used for many purposes for which a discharge is required to be filed or exhibited. In many states, veterans may obtain such certified copies without charge.

§ 9. In Case of Loss.

If a veteran's service record or the original of his discharge is lost or destroyed, he should promptly take steps to get another by writing to his own branch of the service. Inquiry may be addressed to one of the following:

Army: Adjutant General, War Department,
Washington 25, D. C.

Navy: Bureau of Naval Personnel, Navy Department, Washington 25, D. C.

Marine Corps: Headquarters, U. S. Marine Corps, Washington 25, D. C.

Coast Guard: Coast Guard Headquarters, Washington 25, D. C.

§ 10. Review and Correction of Grounds or Type of Discharge.

A veteran, whether officer or enlisted man or woman, or the next of kin, surviving wife or husband, or legal representative of a deceased veteran, who feels that there has been error or injustice in the type or nature of his or her discharge or dismissal, can have a review or reconsideration thereof by a board set up by the Army or Navy authorities. The board has the power to correct or change any discharge or dismissal, and to issue a new one in accord with the facts presented to the board. However, the board cannot review or change a discharge or dismissal under a sentence of a general court-martial. The request for such a review or correction of any discharge or dismissal must be filed within 15 years after the discharge or dismissal, or within 15 years after the approval of the law (June 22, 1944), whichever is the later.

§ 11. Serial or Service Number.

Every veteran should keep a record of his serial number or service number where it will not be lost. He may need it later in filing claims or for other purposes. No matter how indelibly his own particular combination of digits may be engraved upon his memory, he is apt to forget it when he sheds his dog tag and when the number ceases to be, as it were, a part of his personality.

§ 12. Other Records and Documents Which Veterans Should Keep.

A veteran should procure and keep for possible future need the following additional records and documents: his insurance policies or certificates; social security card; birth certificates for himself, wife, and children; marriage certificate; copies of any divorce decrees; last will and testament; selective service registration card; disability claim "C" number.

PART II

GENERAL MATTERS: LAWS AND RULES AFFECTING VETERANS' RIGHTS AND BENEFITS GENERALLY

§ 13. Scope and Purpose of This Part; the Kind of Matters Discussed Herein.

It is the purpose of the present Part (which embraces § 13 to § 50), to discuss briefly the various laws, rules of procedure, and other matters which apply to veterans' rights and benefits generally. It is intended to collect here the general rules and provisions which may limit, enlarge, or explain all kinds of veterans' benefits, or several classes thereof. For example, if a law or rule relates only to pensions, it will be dealt with in the Part on pensions, rather than here. But if the law relates in general terms to all or many kinds of benefits, it will be discussed here, though in many instances it has also been referred to in Parts relating to some specific benefits.

WHAT CLASSES OF PERSONS ARE ENTITLED TO VETERANS' BENEFITS

§ 14. Generally.

The classes of persons who are entitled to veterans' benefits are described, and the necessary qualifications are outlined, in each Part of this book dealing with a certain kind of benefit. It may be said generally, however, that the benefits and privileges discussed in this book are intended for persons who have been members of the armed forces of the United States, namely, the Army, Navy, Marine Corps, and Coast Guard. Commissioned officers of the Public Health Service who have been in active service with or as a part of the military or naval forces, or in active service outside the continental United States or in Alaska, are entitled to veterans' benefits. Civilians are not entitled to such benefits, not even civilian employees of the several armed services. Members of the Merchant Marine are classed as civilian employees, and they are not generally entitled to the benefits provided for veterans. The present

book does not purport to cover the laws relating to civilians.

Benefits to civil employees of the United States Government are governed by laws separate and distinct from those relating to veterans, and are administered by the United States Employees' Compensation Commission. The benefits of these laws cover the following groups of persons: members of the Naval Reserve while on authorized training duty in time of peace; members of the Officers' Reserve Corps and of the Enlisted Reserve Corps of the Army while on authorized training duty in time of peace; members of the Coast Guard Reserve while on authorized training duty in time of peace; temporary members of the Coast Guard Reserve while performing active Coast Guard Service; certain members of the Coast Guard Auxiliary while on authorized Coast Guard patrol; members of the former Women's Army Auxiliary Corps for injuries sustained before the establishment of the Women's Army Corps; members of the Women's Reserves of the Navy, Marine Corps, and Coast Guard, for injuries sustained prior to certain dates. The administrative duties of the United States Employees' Compensation Commission are, with certain exceptions, performed in the office of the Commission at 285 Madison Ave., New York 17, N. Y., where inquiries may be sent.

§ 15. Women.

As a general rule, women members of the several branches of the armed forces are entitled to the same benefits after discharge as are male veterans. It is provided by law that members of the Women's Army Corps and their dependents are governed by the same laws and regulations, in like cases, as are men in the Army. Members of the Women's Reserves of the Navy, Marine Corps, and Coast Guard, and their de-

pendents, are entitled to all allowances and benefits that are given by law to male members of those services. However, in the latter cases (Navy, Marine, and Coast Guard) the husbands of such women are not considered as "dependents", nor are their children considered as dependents unless their father is dead or they are in fact dependent on their mother for their chief support.

§ 16. Nurses.

The Nurse Corps of the Army and Navy are parts of those services, and members of such Corps are members of the armed forces. As such, they are generally entitled to the benefits provided for veterans, if they are otherwise qualified therefor and unless the contrary appears in the particular Parts relating to specific kinds of benefits and privileges.

§ 17. Cadets and Midshipmen in Service Academies.

Service as a cadet at the United States Military Academy or the Coast Guard Academy, or as a midshipman at the Naval Academy, on or after December 7, 1941, and before the termination of the present war, is considered active military or naval service, for the purposes of laws and benefits administered by the Veterans' Administration. This includes such benefits as those given by the "G. I. Bill of Rights" (namely, education, loan, and unemployment benefits), pensions, and hospitalization. It does not include benefits administered by other government agencies or by the military or naval departments themselves, such as the six months' death pay or mustering-out pay.

§ 18. Persons Specifically Excluded from Benefits.

Any person guilty of mutiny, treason, sabotage, or rendering assistance to an enemy of the United States or of its allies forfeits all accrued or future benefits administered by the Veterans' Administration. The Administrator of Veterans' Affairs may, if he see fit, pay any part of such benefits to the dependents of such person, not exceeding the amount to which each de-

pendent would be entitled if such person were dead. The following persons are also barred and excluded from claiming any benefit from the Veterans' Administration, except Government or National Service Life Insurance, unless it is proved that such a person was insane at the time of the commission of the offense: (1) persons discharged or dismissed under sentence of a general court-martial; (2) persons discharged as conscientious objectors; (3) deserters; (4) officers resigning "for the good of the service".

HOW AND WHERE CLAIMS ARE FILED

§ 19. Generally.

Directions as to how to obtain the benefit, and as to the manner and place of filing application therefor, have been given in this book at the appropriate places in the Parts dealing specifically with the different types of benefits and privileges. Except in cases where the contrary is expressly stated, benefits under laws pertaining to veterans and their dependents cannot usually be obtained without the filing of a proper application or claim with the Veterans' Administration. Application forms are usually required and will be furnished on request addressed to the Veterans' Administration, Washington 25, D. C., or upon application to any of the Regional Offices of the Administration (for a list, see § 369 below).

The application should be filled out carefully and completely. Clear and complete answers should be made to all questions on the blank form. If the answer is not known, the claimant should so state. If any space on the blank form is not sufficient, additional statements may be set forth on blank paper, which should be identified by some word, letter, or figure, and should be signed and attached to the application form.

§ 20. Proof of Marriage.

It sometimes becomes necessary to prove the fact of marriage, in connection with some claim before the Veterans' Administration. Marriage should be proved in such cases by the best evidence obtainable, stated below in the order of

importance: (1) a copy of the public or church record of marriage certified by the person or official having charge of such record; or (2) if that is not obtainable, a statement of the reason for the failure to produce the copy of the record, and the affidavit of the clergyman or magistrate who officiated or performed the marriage ceremony; or (3) if such affidavit or copy of the record is not procurable, the original marriage certificate may be produced, accompanied by proof of its genuineness and proof of the authority of the person to perform the marriage; or (4) if none of the foregoing evidence is obtainable, then the proof may be made by affidavit of two or more eyewitnesses to the marriage ceremony.

In states where common-law marriages (that is, marriages without civil or church ceremony) are recognized, consideration will be given the affidavit of one or more parties to the marriage, aided by affidavits of two or more witnesses who know that the parties lived together as husband and wife and were so recognized, and stating how long, to their knowledge, such relationship continued, and any other facts tending to show the nature of the relationship between the parties. The termination or dissolution of all prior marriages of each party is to be shown by a copy of the decree of divorce or annulment, certified by the custodian of such record, or by proof of death as indicated below (§ 22), as the case may be.

§ 21. Proof of Parentage or Date of Birth.

Where it is necessary to prove the parentage or date of birth of a person, the claimant should obtain a copy of the public record of birth or of the church record of baptism, showing the name of the child, the date of birth, and the names of the parents, and it should be certified by the person legally in charge of such records. If the name of the person appearing on the copy of the record is not the same as that appearing on the records of the Veterans' Administration, an affidavit will be required identifying the person having the changed name as the person whose name appears in the birth record. If neither public record nor church record evidence can be furnished, the affidavit of the attending physi-

cian or midwife, showing the name of the child, date of birth, and the names of the parents, should be filed. But where the records are not furnished, although such records were kept at the time and place of the birth, an explanation will be required as to why a copy of the record cannot be furnished. If the affidavit of the physician or midwife is also unobtainable, the Veterans' Administration should be so advised, so that the claimant may be instructed about other evidence which may be acceptable. If a child is a legally adopted child of a veteran, a copy of the court order of adoption, certified by the custodian of the court record, should also be furnished.

§ 22. Proof of Death.

Where it is necessary to prove the death of a person in any claim or application before the Veterans' Administration, the proof of death should be made by producing a copy of the public record of the state or community in which the death occurred, certified by the custodian of such record, or by a duly certified copy of a coroner's report of death or of a verdict of a coroner's jury of the state or community where the death occurred, if such report properly identifies the deceased. If this evidence is not obtainable, the reason must be stated. The fact of death may be established by the affidavits of persons having personal knowledge thereof, who viewed the body of the deceased and knew it to be the body of the person whose identity is being established, setting forth all the facts and circumstances concerning the death, including the place, date, time, and cause thereof. The death of a veteran while in active service, or on the retired list, of the Army, Navy, Marine Corps, or Coast Guard, or in a United States Government hospital, need not be proved by a claimant.

§ 23. —Seven Years' Absence Is Proof of Death; Persons Missing in Action.

If the *cause* of death is not required to be shown, satisfactory evidence showing the continued and unexplained absence of any person from his home and family for a period of seven

years, and that after diligent search no evidence of his continued existence after the time of his disappearance has been found or received, will be accepted by the Veterans' Administration as a sufficient proof of his death. When any person in active service has been officially reported to be missing or missing in action, the head of the department concerned is authorized to make a finding of death after the expiration of 12 months following the beginning of such absence.

§ 24. Affidavits.

To be of any value in connection with claims of veterans, an affidavit should clearly and concisely set forth the facts sought to be proved. The use of legal headings and phraseology should be avoided, unless the affidavit is prepared by an attorney. If the person making the affidavit is a layman, the facts should be set forth as simply as possible, in chronological order, and with due regard to necessary details. All affidavits from physicians should state whether the evidence is furnished from office records or from memory, and such affidavits should specifically show the symptoms and findings, rather than merely a diagnosis.

Foreign affidavits. Affidavits or other documents from foreign countries in which the United States has consular representatives must be executed before a United States consular officer in that country, or by or before some official of that country having authority for that purpose. In the case of a foreign officer, his signature must be authenticated either by the United States consular officer there or by the Department of State, except that documents submitted through and approved by the Deputy Minister, Department of Veterans' Affairs, Ottawa, Canada, will be accepted without such authentication. Where there is no consular representative, the signature and seal of the foreign official may be authenticated by a diplomatic or consular officer of a friendly nation, or the document may be forwarded to the nearest American consul for a certificate of authenticity.

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§ 25. Making Claims before Discharge on Account of Disability.

Before being discharged or released from active service on account of disability, every person must be given an opportunity to make claim for compensation, pension, or hospitalization. The refusal or failure to file such a claim does not, however, prevent a veteran from later claiming these or other rights or benefits. As to the adjudication of predischARGE claims, see § 28, below.

§ 26. Records, Files, and Reports Are Confidential.

All records, files, reports, and other papers and documents pertaining to any claim before the Veterans' Administration are confidential. No disclosure of these records or of the contents of any files, reports, or other papers will be made, except in the following cases: (1) To a claimant or his duly authorized representative as to matters concerning himself alone, when such disclosures would not be injurious to the physical or mental health of the claimant. (2) When required by process of a Federal court to be produced in any suit or proceedings. (3) When required by any agency of the United States Government. (4) When necessary in any proceedings in the nature of an inquest into the mental competency of a claimant. (5) In any court proceeding, where such disclosure is deemed necessary and proper. (6) The amount of pension or compensation being paid may be made known to any person who applies for such information. (7) The address of a claimant (although generally privileged and confidential) may be disclosed under certain exceptional circumstances, such as where it is requested by a police or court official who presents a certified copy of an indictment against the claimant or of a warrant for his arrest.

§ 27. Copies of Veterans' Administration Records.

Any person who is entitled thereto may obtain a copy of a record in the custody of the Veterans' Administration by making written application to the office where the record is

17

located, specifying clearly and specifically the particular record, paper, etc., which is desired, whether the copy is to be certified or not, and the purpose for which the copy is to be used. The fees charged for such copies (the approximate amount of which must be sent with the application) are as follows:

Written copies, per 100 words, 25 cents.

Photostat copies, per sheet, 25 cents.

Certification, 25 cents.

§ 28. The Veterans' Administration; Its Nature, Duties, and Jurisdiction.

The Veterans' Administration was established in 1930 pursuant to an Act of Congress of that year providing for the consolidation into one establishment of the hospitals, bureaus, agencies, and offices concerned in the administration of laws relating to veterans. The Veterans' Administration is now the agency primarily responsible for the administration of laws providing direct benefits for veterans and their dependents, although there are other agencies, both Federal and state, which grant and administer certain rights and benefits.

Central Office Functions. The Central Office of the Veterans' Administration is located in the Veterans' Administration Building, Washington 25, D. C. This Central Office is solely responsible for the administration of laws pertaining to Government life insurance and the handling of claims thereunder, except in cases taken to the courts; the administration of that part of the Soldiers' and Sailors' Civil Relief Act of 1940 which authorizes the guaranty of premiums on commercial life insurance policies; the adjudication of pension claims where the service was prior to July 16, 1903; and the adjudication of claims of veterans who reside in foreign countries. Certain other special classes of claims by veterans and dependents of deceased veterans for pension and compensation are under the exclusive jurisdiction of the Central Office. And where the veteran's entire service was rendered on or after October 8, 1940, the initial adjudication of all pending claims for death benefits is done at the Central

Office, and the case file is thereafter transferred to the proper field station for further action. Appeals to the Administrator of Veterans' Affairs are handled in the Board of Veterans' Appeals, which is a part of the Central Office.

Field Organization and Regional Offices. There are numerous stations of the Veterans' Administration located throughout the United States. These stations are of several types, the principal of which are (1) Regional Offices; (2) facilities having Regional Office functions and also hospital activities or hospital and domiciliary activities; (3) facilities having hospital activities or hospital and domiciliary activities, but no Regional Office functions. There are also Branch Offices and Contact Units. There are Insular Offices in Hawaii and Puerto Rico.

The purposes and functions of the Regional Offices and of those facilities having Regional Office activities include the following: (1) Contacts with and assistance to claimants and beneficiaries or their representatives in connection with all benefits administered by the Veterans' Administration. (2) Preparation and adjudication of all claims for compensation and pension for veterans whose entire service was subsequent to July 15, 1903. The claims of the dependents of such veterans who have died, for death compensation or pension are also assigned to field offices, but where all of the service of the deceased veteran was rendered on or after October 8, 1940, the initial adjudication of pending claims for death benefits is done in the Central Office in Washington, and the file is then sent to the proper field office. (3) Assistance to veterans in the choice and pursuit of a course of education or training, and the administration of activities and benefits pertaining to such courses. (4) Guardianship activities, including determination and certification of the legality of the appointment of guardians and other fiduciaries. (5) Medical examinations of claimants and beneficiaries, and conducting social surveys, investigations, etc. (6) Furnishing out-patient relief, including medical, surgical, and dental treatment, and orthopedic and prosthetic appliances.

Where a person makes application for pension before discharge on the ground of disability,

as he is permitted to do (see § 25, above), the initial decision of the claim will be made at the Area Office of the Veterans' Administration located within the territory of the Army Service Command for the area. After the initial adjudication of the claim (and the first payment of pension, if the decision is favorable), the file will be forwarded to the Veterans' Administration office having charge of claims within the territory of the veteran's home address.

A list of the offices and facilities of the Veterans' Administration, showing the nature and functions of each, is given in § 369, below.

§ 29. Allowance or Denial of Claims; Decision of Administrator Generally Final.

Applications and claims for benefits under the laws administered by the Veterans' Administration are considered and passed upon by the proper office of the Administration. Except on claims for Government life insurance, the decisions of the Administrator of Veterans' Affairs concerning claims are final and conclusive, and are not subject to review by any court.

§ 30. Appeals from Decision on Claim.

Any decision on a claim for pension or other benefit under the jurisdiction of the Veterans' Administration is subject to review on appeal to the Administrator of Veterans' Affairs. Such appeals are heard and decided by the Board of Veterans' Appeals, and its decisions are final. However, where new and material evidence is secured, after an adverse decision on appeal, consisting of official reports from the proper service departments, the Board may reopen the claim and review its former decision. A veteran or survivors whose rights are affected also have a right to a review or reconsideration of the veteran's discharge or dismissal from service. See § 10, above.

§ 31. —Time for Appeal.

Applications for review on appeal to the Administrator of Veterans' Affairs must be filed within one year from the date of mailing the notice of the original decision or determination

of the claim. An appeal mailed to the proper office and bearing a postmark dated within the one-year period is in time. After the application for review is filed, a reasonable time is allowed, if requested, for the perfection of the appeal and the presentation of additional evidence.

§ 32. —How and Where Appeal Is Taken and What the Application Must Contain.

Appeals must be filed with the Veterans' Administration office which denied the claim and which has charge of the case file. The application for review must be made in writing by the claimant, his legal guardian, or his accredited attorney or agent. The name and service of the veteran must be stated, together with the number of the claim and the date of the decision from which the appeal is taken, and the benefit sought must be clearly identified. The appeal application should specifically point out the alleged error of law or fact in the decision of the claim.

ADVICE, AID, AND LEGAL SERVICE TO VETERANS

§ 33. Generally.

The Veterans' Administration maintains a skilled staff at its Central Office in Washington and in its field offices (for list of such offices, see § 369, below) to advise and help claimants in preparing and presenting their claims. It makes every effort to enable a person to secure the benefits to which he is entitled, without incurring any expense whatever. However, the claimant may be represented by an agent or attorney. A relative or friend may help a veteran in preparing or filing a claim, but must file with the Administration a written request of the claimant that such person be recognized; and both the claimant and the representative must file statements that no payment of any kind is to be made for the services.

§ 34. Advisers at Camp or Base.

The Personal Affairs Officer at the camp, base, or other installation will assist servicemen

and servicewomen and their dependents, either before or after discharge. He will furnish them information and guidance concerning personal problems and the rights and benefits to which they are entitled. He will advise as to the agency or organization which has charge of the particular matter in question. The Red Cross representative may also be consulted concerning these problems.

§ 35. Veterans' Organizations and Red Cross.

Various veterans' organizations, as well as the Red Cross, are active throughout the country in giving aid and counsel to veterans, without charge, in connection with benefits and claims. The Veterans' Administration recognizes representatives of the American Legion, the Veterans of Foreign Wars, the Disabled American Veterans, and the American National Red Cross, in the representation of claims. These organizations may represent claimants, provided they file a statement certifying that no fee or compensation of any nature will be charged veterans or their dependents for services rendered. Before such an organization will be recognized in an individual claim, Veteran Administration Form P-22 must be filed, giving the organization authority to represent the claimant and to receive information in connection with the claim, and this form must be signed by the claimant. The veterans' organizations have representatives at the facilities of the Veterans' Administration and in various localities, for the purpose of advising and helping veterans, regardless of whether or not they are members of the organizations.

§ 36. Legal Aid Society and Bar Associations.

In many communities free legal service is furnished to veterans by representatives of the Legal Aid Society and through the American Bar Association and state and local bar associations. Information concerning these services can be obtained from the Red Cross or from the representatives of the veterans' organizations mentioned in the foregoing section.

§ 37. Attorneys and Agents.

It frequently becomes necessary to consult an attorney in connection with the claims of veterans and their dependents. It is generally advisable to enlist the aid of a good lawyer when the claim is a "borderline" or difficult one, where the questions of law or fact are unusually complex or obscure, or where it is desired to make an appeal from a decision against the claimant. The Veterans' Administration recognizes this necessity. Any attorney at law in good standing may be admitted to practice as a pension attorney. Unless prohibited from doing so by law, persons who are not attorneys may also be admitted to represent pension claimants.

Before any attorney or agent can represent a claimant before the Veterans' Administration, however, he must file with the Administration a power of attorney signed by the claimant or his guardian in the presence of two witnesses, neither of whom is the agent or attorney, and this power of attorney must be acknowledged before a notary or other officer authorized to administer oaths. It cannot be notarized by the attorney named therein. This power of attorney should not grant to the attorney the right to substitute another attorney.

§ 38. —The Law Regulates Attorneys' Fees.

The allowance of attorneys' fees in connection with veterans' claims, and the amounts of such fees, are strictly regulated by the Administrator of Veterans' Affairs. Charging a fee in violation of the law may subject an attorney or agent to criminal prosecution. It is unlawful for any person, whether or not he is an attorney or agent admitted to practice before the Veterans' Administration, to charge or collect, directly or indirectly, from a claimant or other beneficiary, any fee for services in connection with a claim before the Veterans' Administration. The Administrator of Veterans' Affairs may authorize the payment of certain fees to an attorney or agent who has complied with regulations, and this fee is paid on the order of the Administrator and deducted from the benefit allowed. No

fee other than that so allowed and paid may be collected by an attorney or agent.

MINORS AND INCOMPETENTS

§ 39. Payment of Benefits Generally Made to Guardians.

Where the person entitled to pension, compensation, insurance, or other payments is a minor, mentally incompetent or insane, or under other legal disability, payments are usually made to the guardian, curator, or conservator who would have custody of such funds under the state laws. A Uniform Veterans' Guardianship Act, adopted in thirty-odd states, provides for the appointment of guardians for incompetents and minors entitled to benefits from the Government, and for the commitment of mentally afflicted veterans to Government hospitals.

§ 40. Payments Directly to Claimants or Their Families in Some Cases.

In the case of an incompetent veteran who has no guardian, payments of pension or retirement pay, if the Administrator of Veterans' Affairs sees fit, may be made to the wife of the veteran for the use of the veteran and his dependents. Where the veteran is in a Government hospital, payment may be made, under certain conditions, to the chief officer of the institution. Payment of death benefits to a widow for herself and children may be made directly to the widow, even though she is a minor. A field office of the Veterans' Administration will furnish complete information and instructions to the persons interested as to the action to be taken when the beneficiary is a minor or an incompetent. In this connection, see also §§ 72-74, below, dealing with pensions.

BENEFITS ARE NOT ASSIGNABLE

§ 41. Generally.

Payments of benefits due or to become due under any law relating to veterans cannot be assigned. Such rights cannot be transferred to others. Whether they take the form of money payments or personal care or ministrations to

an individual, these benefits are intended to aid the veteran and his family, and no one else. This restriction is intended to protect veterans and their families against the fraudulent and overreaching schemes of persons who would take advantage of their need or lack of knowledge concerning their rights. It also protects the government against the complications that would arise if veterans' benefits were the subject of barter and commerce. However, this restriction against assignment relates to the *right to* benefits and does not affect the power of a beneficiary to do as he sees fit with the money after it is paid to him.

BENEFITS ARE EXEMPT FROM TAXATION AND DEBTS

§ 42. Generally.

Payments of benefits under laws relating to veterans are generally exempt from taxation and from the claims of creditors. Such payments cannot be taxed and are not liable to attachment, levy, or seizure on account of debts, either before or after receipt by the beneficiary. This law does not, however, exempt property purchased with pensions or other benefits, although some states have laws which exempt such property. Such payments are not generally exempt from claims for alimony or maintenance.

DEFINITIONS OF "IN LINE OF DUTY" AND "MISCONDUCT" AS CAUSE OR OCCASION OF INJURY OR DISEASE

§ 43. Generally.

An injury or disease will generally be deemed to have been incurred "in line of duty", and not as the result of the veteran's own "misconduct", where the person on whose account benefits are claimed was, at the time the injury was suffered or the disease was contracted, in active service in the military or naval forces. A person is not "in line of duty" when he deserts or while he absents himself from duty without leave so as materially to interfere with his military duties, or while he is confined under sentence of court-martial or military court.

§ 44. Injury Incurred or Disease Contracted While on Leave.

An injury or disease incurred or contracted while the person is on authorized leave may be "in line of duty."

§ 45. "Misconduct" Defined.

A disability is regarded as resulting from "misconduct" when it is caused by an act or omission, wrong in itself or contrary to good morals, or when it is the result of gross negligence, alcoholism, drug addiction, or self-inflicted wounds.

§ 46. —Venereal Disease.

A disability resulting from venereal disease is not deemed to be due to "misconduct" if it is affirmatively shown that the disease was, in fact, innocently acquired, or if the person complies with the Army or Navy regulations requiring him to report and receive treatment for the disease.

STATEMENTS BY VETERAN AS TO INJURY OR DISEASE ARE VOID**§ 47. Generally.**

The law expressly provides that no person in the armed forces shall be required to sign any statement concerning the origin of any disease or injury, or how or when it was incurred or aggravated. Any such statement, no matter when it was signed, is null and void, and cannot affect the rights of the veteran.

PENALTIES**§ 48. Fraudulent Claims or Forgery.**

Any person who knowingly or wilfully makes or aids in the making or presentation of any false or fraudulent affidavit, declaration, or other writing concerning any claim for pension or any other matter within the jurisdiction of the Veterans' Administration, or fraudulently obtains or accepts a pension payment which he knows he is not entitled to, is subject to severe penalties, including fine and imprisonment. The forgery of an indorsement of a pension check, or the false impersonation of one entitled to payment, or the making of a sworn statement of a material fact known to be false, subjects a person to even heavier penalties.

§ 49. —Caution against Being Discouraged from Making Claims.

The above penal laws were not intended to deter anyone from making a claim in good faith, even though there may be some doubt as to whether or not he is legally entitled to the benefits. If he is advised and believes in good faith that he is entitled to the benefit, and if he lays all his cards on the table, tells the truth, and does not misrepresent or conceal anything, he has nothing to fear from this law.

§ 50. Misuse of Funds by Guardian, etc.

Severe penalties are provided for the misuse or misappropriation of the money or property of any claimant under veterans' laws, by a guardian, committee, or other person having charge of it.

PART III

PAYMENTS UPON LEAVING SERVICE

MUSTERING-OUT PAY

§ 51. Generally.

Members of the armed forces who have been engaged in active service in the present war, and who are discharged or relieved from active service under honorable conditions on or after December 7, 1941, are entitled to "mustering-out pay."

§ 52. Amount and Time of Payments.

Eligible persons who have performed active service for 60 days or more, and who have served some part of that time outside the continental United States or in Alaska, are entitled to mustering-out pay of \$300, payable \$100 upon final discharge and \$100 one and two months thereafter. Persons who have performed active service for 60 days or more, but have served no part thereof outside the continental United States or in Alaska, receive \$200, payable \$100 upon final discharge and \$100 the following month. Persons who have performed active service for less than 60 days receive \$100 at the time of discharge.

§ 53. Who Are Entitled to Pay.

All members of the United States Army, Navy, Marine Corps, and Coast Guard are entitled to mustering-out pay upon their discharge, except those noted in § 54, below. Members of the Women's Army Corps and of the Women's Reserve of the Navy, Marine Corps, and Coast Guard are entitled to this benefit. Members of the former Women's Army *Auxiliary* Corps (unless also members of the Women's Army Corps) are entitled to it *only if they were discharged on account of disability*. Persons leaving the service under honorable conditions since December 7, 1941, but before the adoption of this law (February 3, 1944) are entitled to the pay, but they must make application for it within two years after February 3, 1944.

§ 54. Persons Excluded from This Benefit.

The following persons are *not* entitled to mustering-out pay: (1) Persons who, at the time of discharge or release, were receiving base pay at a rate higher than that of the "third period" (\$2,400). This would exclude all officers of ranks higher than a captain in the Army or Marine Corps or lieutenant in the Navy or Coast Guard. (2) Persons leaving the service with retirement pay. (3) Persons discharged on their own initiative to accept employment, unless they served outside the continental United States or in Alaska. (4) Air Corps Reserve officers who are entitled to receive a lump-sum payment under another law (see §§ 58-59, below). (5) Persons whose entire period of service has been as students in specialized service training programs. (6) Persons discharged for the purpose of entering the United States Military Academy, Naval Academy, or Coast Guard Academy, for services prior to such discharge; and persons whose sole service has been at such an academy. (7) Commissioned officers who are not discharged or relieved from active service within three years after the end of the present war.

§ 55. In Case of Death of Person Entitled to the Pay.

If a person dies in service, before discharge, there is no mustering-out pay. If he or she dies after discharge or relief from active service, but before receiving mustering-out pay, the amount due will be paid to the following persons and no others, and *only upon application therefor*: (1) To the surviving wife or husband; (2) if there is no such surviving spouse, then to the child or children in equal shares; (3) if there is neither spouse nor child, then to the surviving parents equally. "Child" includes legitimate children, legally adopted children, and stepchildren who were, at the time of the

person's death, members of his or her household. "Parent" means father, mother, stepfather, stepmother, and father or mother by adoption.

§ 56. Payments Are Exempt from Tax or Debts; Not Assignable.

Mustering-out payments are exempt from taxation and from the claims of creditors. They cannot be seized, attached, or levied upon to satisfy debts. They cannot be assigned by the person entitled to the payments.

§ 57. How to Apply for Mustering-out Pay.

Since February 3, 1944, when this law went into effect, persons eligible for mustering-out pay will usually receive it from the proper department without the necessity of making application for it. Veterans discharged or released from active duty before that date must make application for the payments. Survivors claiming the unpaid sum due a deceased veteran must in all cases apply for it. The application should state the name and address of the veteran; his service number, serial number, and file number; that he or she was not discharged or released from active duty to accept employment, unless he or she served outside the United States; that he or she is not now serving on active duty, and has not made and will not make any other application for the mustering-out payments; the state of which he or she was resident at the time of induction or enlistment; and whether or not the veteran had foreign service.

A certificate of discharge or service must be sent with the application. To assure its return, it is advisable to write the present address of the veteran or sender on the certificate. The application and certificate must be sent to the branch of the armed service in which the veteran served, that is, the Army, Navy, Marine Corps, or Coast Guard. These payments are not handled through the Veterans' Administration. Information as to where the application should be sent can be obtained at the office of any Federal or state agency having duties relating to veterans, or from a representative of a veterans' organization. See § 371, below.

LUMP-SUM PAYMENTS TO FORMER AIR CADETS

§ 58. Army.

When an Army Air Corps Reserve officer, appointed under the Air Corps Cadet Law, who has not been commissioned in the Regular Army, is released from active duty that has been continuous for one year or longer, he is entitled to a lump-sum payment of \$500 for each complete year of active service as such officer. If he is released otherwise than upon his own request or because of inefficient or unsatisfactory service, the payments will be prorated for fractional parts of a year. This payment is in addition to any other pay or benefits to which he may be entitled.

§ 59. Navy and Marine Corps.

When duly commissioned Naval or Marine Corps Aviation Cadets are released from active duty which has continued for one year or longer, they are entitled to lump-sum payments of \$500 for each year of continuous commissioned active service, but not for more than seven years. If the person dies from causes other than his own misconduct, or is released (except upon his own request or as disciplinary action), this payment is prorated for a fractional part of a year. This payment is in addition to any other pay or benefits to which he may be entitled. In the event of his death, the payment is made to the designated beneficiaries.

TRANSPORTATION OR MILEAGE PAY

§ 60. Generally.

Upon discharge or release of enlisted men and women from the Army, Navy, or Marine Corps, or from the Reserves of those branches, they are entitled to a travel allowance of 5 cents a mile for the distance from the place of discharge to the place where he or she was accepted or enrolled in the service, or, in the case of a National Guard enlisted man, to the home station of his Guard unit. For travel by sea, the transportation itself, and subsistence during the voyage, are furnished instead of a money allowance. Persons discharged as punishment receive

no travel allowances. Officers receive a travel allowance of 8 cents a mile.

**MONEY DEPOSITED WITH FINANCE OFFICER
OR PAYMASTER**

§ 61. Generally.

On leaving the service, the veteran should not forget money deposited with his service finance

department. In the case of the Army, the deposits are with the Finance Officer, and draw 4% interest. In the cases of the Navy and the Marine Corps, deposits are with the Paymaster. These deposits may be withdrawn upon discharge. In case of the death of the depositor, they go to his heirs or representatives. Concerning bonds purchased while in the service, see § 1, above.

PART IV

PENSIONS AND COMPENSATION

GENERAL PROVISIONS; LAWS AND MATTERS
AFFECTING PENSIONS GENERALLY

§ 62. Women members of armed forces.

Women members of the several branches of the armed forces are entitled to pensions provided for veterans generally. The Women's Army Corps and the Women's Reserves of the Navy, Marine Corps, and Coast Guard are parts of the respective branches of the service, and their members are entitled to these benefits, if they are otherwise qualified.

§ 63. Cadets and Midshipmen at Service Academies.

Service as a cadet at the Military Academy or the Coast Guard Academy, or as a midshipman at the Naval Academy, constitutes active military or naval service in the war for the purpose of pension laws, and such cadets and midshipmen are entitled to pensions provided for servicemen generally.

§ 64. Coast Guardsmen.

Officers and seamen of the Coast Guard who are wounded or disabled in the discharge of their duties while co-operating with the Navy by order of the President are entitled to the same pensions as are provided by law for members of the Navy.

§ 65. Injury or Disease While Awaiting Final Acceptance or Rejection.

Persons who incur disability or death in line of duty prior to final induction or acceptance for military or naval service (and their dependents) are within the protection of the pension laws. However, this does not apply to claims arising prior to May 11, 1944.

§ 66. Persons Are Considered to Have Been Free from Defects and Disease Not Noted before Enrolment.

For the purpose of determining whether a disease or injury was incurred in service and in line of duty, every person employed in active military or naval service is considered to have been in sound condition when examined and accepted for service, except as to defects and diseases noted at the time of examination, acceptance, and enrolment, and except where clear and unmistakable evidence shows that the injury or disease existed prior to acceptance and enrolment and was not aggravated by military or naval service.

§ 67. Effective Date of Pension Awards.

A pension for disability will be payable from the date of the veteran's discharge (if it is after July 12, 1943), if claim therefor is filed within one year from the date of discharge. Death compensation and pension will be made effective from the date of death, if claim is filed within one year from the date of death. In other cases, any original award of disability or death pension or compensation is effective from (that is, the payments date back to and run from) the date of the receipt by the Veterans' Administration of the application therefor.

§ 68. —Persons Missing in Action.

In the case of a person in active service who has been missing or missing in action, the effective date of an award of death pension is the date fixed in the report or finding by the Secretary of War or the Secretary of the Navy as the date of death, provided the claim is filed within one year after the report or finding of death. The pension will not be paid for any period for which the beneficiary receives or is entitled to

an allowance, an allotment, or service pay of the deceased.

§ 69. Only One Pension, etc., per Person.

Not more than one award of pension, compensation, or emergency officers' or regular retirement pay will be made concurrently to any one person based on his own service. But the receipt of a pension by a widow, child, or parent on account of death, or the receipt of pension or compensation by any person on account of his own service, will not bar the payment of a pension or compensation on account of the death or disability of any other person.

§ 70. No Pension to Persons in Service or on Retired Pay.

Pensions are not paid to officers, noncommissioned officers, or enlisted men while they are on either the active or the retired list.

§ 71. Waiver of Retirement Pay.

A veteran may waive retirement pay in order to receive a pension or compensation. And he may thereafter waive receipt of the pension or compensation and elect to receive retirement pay.

§ 72. Payments to Guardians of Minors and Incompetents.

Pension payments due minors or mentally defective persons are generally made to guardians for such persons. On this subject, see § 39, above.

§ 73. Payment Directly to Wife of Incompetent Veteran.

Where an incompetent veteran has no guardian, payment of pension, compensation, or retirement pay may be made, if the Veterans' Administration sees fit, to the veteran's wife for the use of the veteran and his dependents.

§ 74. Death Payments Directly to Widow, though a Minor.

The payment of death benefits to a widow for

herself and child or children, if any, may be made directly to her, although she is a minor.

§ 75. Who Entitled to Pension and Retirement Pay Already Due When Pensioner Dies.

Accrued and unpaid pension or compensation to which a person was entitled before his death, for a period not exceeding one year prior to death, will be paid as follows: (1) Upon the death of a veteran, to the surviving spouse, if any; if none, to the veteran's children, or dependent mother or father, in the order named. (2) Upon the death of a widow or remarried widow, to the veteran's children. (3) Upon the death of a child, to the surviving children of the veteran entitled to death compensation or pension. (4) Upon the death of a person receiving an apportioned share, all or any part of the unpaid amount, to the veteran or to any other dependent, as may be determined by the Administrator of Veterans' Affairs. (5) A check received in payment of pension, compensation, or retirement pay will, in the event of the death of the payee on or after the last day of the period covered by the check, become an asset of the estate of the payee. (6) In all other cases, only so much of the unpaid amount will be paid as is necessary to reimburse a person (but not a political subdivision of the United States) who bore the expense of the last sickness and burial. Retirement pay accrued at the time of the death of a member of the Army of the United States, other than members of the Regular Army, are administered in the manner set forth above. As to the handling of sums due members of the Regular Army and of the Navy, Marine Corps, and Coast Guard, see § 132, below.

§ 76. —Time and Manner of Filing Claims.

Claims under the foregoing provision for sums already accrued and due upon the death of a person must be presented to the Veterans' Administration, Washington 25, D. C., within one year after the death of the beneficiary. The claim must be perfected by the necessary evidence within one year from the time the Veterans' Administration requests it. A wife, hus-

band, or child should make application on Form 614. A mother or father uses Form 535. A person paying the expenses of the burial or last sickness uses Form 601.

§ 77. Definitions: Who Is "Child", "Parent", or "Widow", Entitled to Pension.

"Child." The term "child" means an unmarried person under the age of eighteen years (unless, before reaching that age, the child has become permanently incapable of self-support because of mental or physical defects) who is a legitimate child; legally adopted child; step-child who is a member of the veteran's household; an illegitimate child, but, as to the father, only if acknowledged by him in writing, or if he has been ordered by a court to support the child or has been, before his death, decreed by a court to be the father of the child, or if he is shown by evidence satisfactory to the Administrator of Veterans' Affairs to be the father. Payment of pension will be continued after the eighteenth birthday and until completion of education or training (but not after the child reaches the age of 21 years) to any child attending an approved school or college which agrees to report to the Administrator the termination of attendance of the child.

"Parent." The terms "parent", "father", and "mother" include a father or mother through adoption and persons who have stood "in loco parentis" (in the place of a parent) to the veteran at any time prior to his entry into active service, for not less than one year. However, only one father or mother will be recognized in any case, and preference will be given to the one in the parental relationship at or nearest to the time of the veteran's entry into service.

"Widow." The "widow" of a World War II veteran means a person who was married to the veteran at any time before the end of the present war or within ten years thereafter.

§ 78. Reduction and Apportionment of Pension to Veteran in Hospital, etc.

While a disabled veteran, having neither wife, child, nor dependent parent, is being furnished

hospital treatment or institutional or domiciliary care by the United States Government or any political subdivision thereof, no pension, compensation, or retirement pay will exceed \$20 a month. If, in such case, the pension is for non-service-connected disability, it will not exceed \$8 a month. Where the veteran receiving such care or treatment has a wife, child, or dependent parent, the pension, compensation, or retirement pay may, in the discretion of the Administrator of Veterans' Affairs, be apportioned on behalf of the wife, child, or parent. These provisions apply also to insane veterans receiving such care and treatment. If the estate or assets of such insane veteran derived from any source are as much as \$1,500, benefits will not be paid until the estate is reduced to \$500. However, the foregoing provisions for reduction of pension do not apply to any disabled veteran who was an inmate of the United States Soldiers' Home or of any national or state soldiers' home on the date the law was adopted (July 13, 1943).

§ 79. Apportionment of Pension Where Pensioner Is in State Home.

If a person entitled to a pension is in a state home for soldiers and sailors, the Administrator of Veterans' Affairs may order the payment of one half of his pension to his wife or infant or helpless children.

§ 80. Apportionment of Pension Where Family Is Separated.

Where the person entitled to pension and his wife are not living together, or where the child or children are not in his custody, or where, in death cases, the child or children are not in the custody of the widow, the amount of the pension may be apportioned by the Administrator.

§ 81. Desertion of Wife or Child.

If a person receiving a pension deserts his lawful wife (if she is of good moral character and is in necessitous circumstances) for six months or longer, or if an unmarried pensioner deserts his legitimate child under 16 years of age or a child who is permanently helpless and dependent, the Administrator of Veterans' Af-

fairs will cause one half of his pension to be paid to the wife, or to the legal guardian of such children.

§ 82. Pension to Child Paid Only until It Is Eighteen or Marries.

With certain exceptions (see § 83, below), pension will be paid to a child only until its marriage or until its 18th birthday. See § 77, above.

§ 83. Where Child Is Disabled or in School.

The pension payable to a child may continue after its 18th birthday, if the child, prior to that birthday, becomes permanently incapable of self-support, or is attending school. In the latter case, payments cease when the child reaches the age of 21. See also § 77, above.

§ 84. Remarriage of Widow.

The remarriage of a widow stops the payment of pension to her, and such payments will not thereafter be recommenced.

§ 85. Remarriage of Dependent Parent.

When a pension or compensation is payable to a dependent mother or father, the remarriage of the parent will not stop the payments if the parent continues to be dependent in fact.

§ 86. Pensions Are Exempt from Taxation and Debts.

Pension payments are exempt from taxation and from the claims of creditors. For a further discussion of this subject, see § 42, above.

§ 87. Pension Rights Cannot Be Assigned, Transferred, or Pledged; Penalty.

Pensions due or to become due cannot be assigned prior to the payment thereof. No right, claim, or interest in any pension can be pledged, mortgaged, sold, assigned, or transferred. Any attempt to pledge or transfer such a right is void. There is a penalty for attempting to pledge or to receive a pledge or transfer of such a right.

§ 88. Termination of Pension as to One or More of Several Beneficiaries.

Where a pension payable to a particular person is terminated by the happening of an event upon which the payment of the pension is conditioned, and there are other beneficiaries, the pension payable to the latter will be the amount which would have been payable to them if they had originally been the only beneficiaries.

§ 89. Injury or Death Resulting from Vocational Rehabilitation.

If a veteran, while taking a course of vocational rehabilitation, suffers an injury or an aggravation of an injury as a result of such course, and not the result of his or her own wilful misconduct, resulting in additional disability or death, pension is payable in the same manner as if the disability, aggravation, or death were service-connected. Application for benefits under this provision must be made within two years after the injury or death.

§ 90. Injury or Death Resulting from Hospitalization, Medical Treatment, Examination, etc.

Any veteran who suffers an injury or death, or an aggravation of an existing injury, as a result of hospitalization, medical or surgical treatment, or training awarded by the Government, or as the result of an examination in connection with Government insurance, pension, or other benefits, and not the result of his own misconduct, will be entitled to an award of benefits in the same manner as if such disability, aggravation, or death were service-connected. But application for benefits under this provision must be made within two years after such injury or death.

§ 91. Failure to Report for Physical Examination.

If a veteran fails, without good reason, to report for a physical examination requested for pension or compensation purposes, his pension, as well as any compensation or pension being paid to dependents, will be suspended.

§ 92. Penalty for Fraud.

Fraudulent pension claims may subject the claimant, as well as any person fraudulently aiding him, to a fine and imprisonment. Fraud also results in forfeiture of pension rights. This law is not meant, however, to penalize or discourage honest claims, made in good faith, although it turns out that the claimant was mistaken in believing himself entitled to the payments. Such provisions are directed against wilful fraud. For further comments on this subject, see § 48, above.

§ 93. Seven Years' Absence Proves Death.

In considering claims under pension laws, the unexplained absence of a member of the armed forces for seven years, without any news indicating that he is still alive, is sufficient proof of his death.

§ 94. Right of Appeal.

A person whose claim of pension has been denied is given the right to appeal from the decision. For details as to how to file such an appeal, see §§ 30-32, above.

§ 95. Other General Matters Relating to Pensions.

Other general provisions applicable to pensions are discussed in §§ 13-50, above. For definitions of the terms "in line of duty" and "misconduct", see §§ 43-46, above.

PENSIONS TO VETERANS FOR DISABILITY INCURRED IN WAR SERVICE**§ 96. Generally.**

Veterans of World War II who have disability resulting from personal injury or disease, incurred or contracted in line of duty in time of war, are entitled to monthly pension or compensation.

§ 97. Who Are Entitled to Disability Pensions.

These particular pension benefits are for all persons, both men and women, both officers and enlisted personnel, who were in active service

in the Army, Navy, Marine Corps, or Coast Guard, on or after December 7, 1941, and before the termination of hostilities incident to the present war. The veteran must have been discharged or released from active service under conditions other than dishonorable.

§ 98. Disability Must Be Service-connected.

The disability must have been incurred in line of duty in active military or naval service, or a pre-existing injury or disease must have been aggravated by such active service. Also, disability must not be a result of the veteran's own misconduct.

§ 99. Amounts of Pensions.

The amounts paid as disability compensation or pension depend upon the extent or degree of the disability. The payments range, in multiples of 10, from \$11.50 for a 10% disability to \$115 a month for a 100% or total disability. Greater sums may be allowed for specific injuries or for more seriously disabling conditions. For certain conditions, involving anatomical loss or loss of use, such as the loss of limbs, blindness, or helplessness, special pensions, in excess of the 100% disability limit, may be paid. These may be as much as \$265 monthly.

§ 100. How Percentage of Disability Is Computed.

The rating or percentage of disability is based, as far as practicable, upon the average loss or impairment of earning capacity which would result from such an injury in a civilian job similar to the occupation of the person at the time of enlistment. It is not based on the reduction of earning power in each individual case, and the rate of compensation or pension is not reduced because of individual success in overcoming the handicap of an injury.

§ 101. Reduction of Pension While Veteran Is in Hospital, etc.

This pension is subject to reduction to \$20 a month while the veteran is receiving hospital

treatment or institutional or domiciliary care by the Government, if he has neither wife, child, nor dependent parent. In this connection, see § 78, above.

§ 102. How to Apply for Pension.

The original application for this disability pension should be made on Veterans' Administration Form 526, and should be sent to or filed with the nearest Regional Office of the Veterans' Administration or a facility having Regional Office functions. A list of such offices appears in § 369, below.

PENSION FOR SERVICE-CONNECTED DISABILITY NOT INCURRED IN WARTIME

§ 103. Generally.

For disability incurred in time of peace, resulting from injury or disease inflicted, contracted, or aggravated in line of duty and in active military or naval service, and not the result of his own misconduct, a veteran will be paid according to the percentage of disability, from \$8.62 a month for a 10% disability to \$86.25 a month for total disability. Additional payments are made for certain losses of limbs, blindness, etc., up to as much as \$198.75 a month. This pension is subject to reduction in the case of a veteran without wife, child, or dependent parent, while he is in a Government hospital or other veterans' institution. See § 78, above.

§ 104. Wartime Rates for Disability Caused by Extra-hazardous Duties.

A veteran is entitled to the wartime rate of disability pay, although the country is not involved in war at the time, if he incurs disability while engaged in armed conflict or in extra-hazardous service, including service under conditions similar to war. For a schedule of these higher rates, see § 99, above.

§ 105. How to Apply for Pension.

Application for this pension is made on Veterans' Administration Form 526, and should be filed with the nearest Veterans' Administration field station having Regional Office activities. For a list of such offices, see § 369, below.

PENSIONS FOR TOTAL DISABILITY NOT INCURRED IN SERVICE

§ 106. Generally.

Any veteran who served 90 days, any of which was during the present war, or, having served less than 90 days, was discharged for disability incurred in the line of duty in service during the war, is entitled to a pension for permanent total disability which was not incurred in service, if the disability is not the result of his own misconduct.

§ 107. Amount of Pension.

The amount of this pension is \$50 monthly. However, where a veteran, rated permanently and totally disabled, has received a pension continuously for 10 years, or reaches the age of 65 years, the pension is increased to \$60 monthly.

§ 108. Reduction of Pension While Veteran Is in Hospital, etc.

The amount of this pension is subject to reduction while the veteran is receiving treatment or care from a veterans' hospital or other facility. See § 78, above.

§ 109. This Pension Not Payable if Veteran Has Income of Certain Amount.

This particular pension is not payable if the veteran has an income of over \$1,000 a year if unmarried, or an income of over \$2,500 a year if he is married or has minor children.

§ 110. How to Apply for Pension.

Application for this pension should be made on Veterans' Administration Form 526(b), and sent to or filed with the nearest field station of the Veterans' Administration having Regional Office activities. For a list, see § 369, below.

SPECIAL PENSION TO HOLDERS OF MEDAL OF HONOR

§ 111. Generally.

Every veteran who has been awarded the Congressional Medal of Honor, who has reached the age of 65 and who has had his name enrolled on the Army and Navy Medal of Honor Roll,

is paid a special pension of \$10 a month for life, in addition to any other pension to which he may be entitled. Applications therefor should be made to the Veterans' Administration, Washington 25, D. C., or to the nearest Regional Office of the Veterans' Administration.

NAVAL PENSION ALLOWANCE

§ 112. Generally.

Any person who has served as enlisted man or appointed petty officer, or both, in the Navy or Marine Corps for 20 years, and who is disabled for sea service by reason of age or infirmity, is entitled to a sum equal to one half of his pay at the time of discharge, if he was not discharged for misconduct. And any such person who has served for as long as 10 years but less than 20 years and who has not been discharged for misconduct may apply for aid, not to exceed the rate of pension for full disability corresponding to the grade of the applicant, and, if in addition to a pension, not to exceed one fourth the rate of such pension. Applications for these allowances are made to the Secretary of the Navy, and, if he approves the same, he certifies them to the Administrator of Veterans' Affairs, who makes monthly payments accordingly.

PENSIONS FOR WIDOWS, CHILDREN, AND PARENTS OF VETERANS DYING IN WARTIME SERVICE

§ 113. Generally.

A death pension is payable to the widow, children, and dependent parents of a serviceman or veteran who died as the result of injury or disease incurred or aggravated by military or naval service, in line of duty and not the result of his own wilful misconduct, during an enlistment entered into on or after December 7, 1941, and before the end of the present war.

§ 114. Amount of Pension.

The amounts of this pension are the following sums per month:

Widow but no child, \$50.

Widow with one child, \$65; and \$13 for each additional child.

No widow but one child, \$25.

No widow but two children, \$38 (equally divided); and \$10 for each additional child (total amount to be equally divided).

Dependent mother or father, \$45, or, if both, \$25 each.

The total amount payable to a widow and children under the foregoing provisions shall not exceed \$100 monthly.

§ 115. How to Apply for Pension.

In making application for this pension, widows and children should use Veterans' Administration Form 534, and parents should use Form 535. It should be mailed to, or otherwise filed with, the Veterans' Administration, Washington 25, D. C.

PENSIONS TO WIDOWS, CHILDREN, AND PARENTS OF VETERANS DYING IN PEACETIME SERVICE

§ 116. Generally.

The widow, children, and dependent parents of a deceased veteran, who died as a result of injury or disease incurred in or aggravated by active military or naval service, in line of duty, are entitled to pensions, although his service, injury, and death take place during time of peace.

§ 117. Amount of Pension.

The peacetime service-connected pension payments will be made at the following monthly rates:

Widow, but no child, \$38.

Widow with one child, \$49; with \$10 for each additional child (subject to apportionment regulations).

No widow, but one child, \$19.

No widow, but two children, \$28 (equally divided); with \$8 for each additional child (total amount to be equally divided).

Dependent mother or father, \$30; if both, \$20 each.

The total payable to widow and children under the foregoing provisions shall not exceed \$75 a month.

§ 118. Higher Rates in Case of Extra-hazardous Service.

Although the injury or disease causing death was not incurred in time of war, the widow, children, and dependent parents are entitled to the regular wartime rates if the death resulted from armed conflict or while the deceased was engaged in extra-hazardous service, including service under conditions simulating war. For a schedule of these higher rates, see § 114, above.

§ 119. How to Apply for Pension.

In making application for this pension, widows and children use Form 534, and parents use Form 535. Applications should be mailed to, or otherwise filed with, the Veterans' Administration, Washington 25, D. C.

PENSION FOR WIDOWS AND CHILDREN OF WAR VETERANS WHOSE DEATHS WERE NOT SERVICE-CONNECTED**§ 120. Generally.**

The widow and children of a veteran of World War II may be entitled to a pension, even though his death did not result from military or naval service. It must appear that the veteran served in the armed forces during an enlistment entered into on or after December 7, 1941, and before the end of the war. And one or the other of the following conditions (not necessarily both) must apply: (1) The veteran at the time of death was receiving or entitled to receive pension, compensation, or retirement pay for disability incurred in service; or (2) the veteran, having served at least 90 days during the war period, was discharged or released from active duty under conditions other than dishonorable, or, after serving less than 90 days, was discharged for disability incurred in line of duty

during such service, and died of a disease or disability not service-connected, and at the time of death had a disability due to such service for which pension would be payable if 10% or more in degree.

§ 121. Amount of Pension.

The widow and children entitled to pension under the foregoing provisions will be paid the following sums monthly:

Widow, but no child, \$35.

Widow with one child, \$45 (with \$5 for each additional child).

No widow, but one child, \$18.

No widow, but two children, \$27 (equally divided).

No widow, but three children, \$36 (equally divided), with \$4 for each additional child, the total amount to be equally divided.

§ 122. Pension Not Paid to Widow or Child Having Income of Over Certain Amount.

The payments will not be made under this law to a childless widow or to a child who has a yearly income exceeding \$1,000. Nor will it be paid to a widow with a child or children whose annual income exceeds \$2,500. In figuring the income, payments by the Veterans' Administration because of death or disability are not considered. Where payments to a widow are refused or stopped under this provision, payments to children of the veteran may be made as though there were no widow.

§ 123. How to Apply for Pension.

Application for this pension is made on Form 534, and it should be mailed to, or otherwise filed with, the Veterans' Administration, Washington 25, D. C.

PART V

RETIREMENT PAY

§ 124. Army.

Officers of the Army who have been retired because of service for not less than 15 nor more than 29 years receive retirement pay of $2\frac{1}{2}\%$ of their pay at the time of retirement multiplied by the number of years of active service, not exceeding 29 years. Officers who have been retired because of service prior to November 12, 1918, are entitled to retirement pay of 75% of their pay at the time of retirement. Other officers retired from active service are entitled to retirement pay of 75% of the pay of their rank.

Enlisted men of the Army who are retired on the ground of 30 years' service or of permanent incapacitation from active service after serving for 20 years are entitled to retirement pay of 75% of their pay.

Temporary Appointment. Army officers who are retired for disabilities incurred while serving under a temporary appointment in a higher grade are generally entitled to retirement pay computed on the basis of the higher grade. Proceedings to obtain these benefits must be commenced within six months from the termination of the temporary appointment or the officer's release from active duty, whichever occurs earlier.

§ 125. Navy and Marine Corps.

Officers of the Navy who are placed on the retired list receive retirement pay of 75% of the pay of their grades. Enlisted men of the Navy or Marine Corps who retire on the ground of service for 30 years are entitled to retirement pay of 75% of their pay.

§ 126. Coast Guard.

There is a general provision of law that all commissioned officers, warrant officers, and en-

listed men of the Coast Guard who are on the retired list shall receive retirement pay of 75% of their duty pay. This applies to officers or men retired on the ground of 30 years' service. Officers who are retired pursuant to action by the Coast Guard Personnel Board, under the law relating to "out of line" promotions and retirements, receive pay of $2\frac{1}{2}\%$ of active duty pay at the time of the retirement multiplied by the number of years of their service, but not exceeding 75% of active duty pay at the time of retirement. Enlisted men who are retired by the Coast Guard Enlisted Personnel Board for 20 years' or more of service receive retired pay of $2\frac{1}{2}\%$ of base pay plus all permanent additions thereto at the time of retirement, multiplied by the number of years of their service. An enlisted man who has been cited for extraordinary heroism in line of duty, or whose average conduct marks during service have been as high as $97\frac{1}{2}\%$, is entitled to have his retired pay increased by 10% of his base pay and permanent additions. Such retired pay may not, in any case, exceed 75% of the man's base pay plus permanent additions at the time of retirement.

§ 127. Nurses.

A nurse of the Army or Navy who is retired on the ground that she has been disabled in line of duty is entitled to receive retirement pay of 75% of her active service pay at the time of her retirement. The retirement pay of Army and Navy nurses who retire on the ground of age or length of service (those who have served 30 years or who have reached the age of 50 years, having served 20 years) are entitled to retirement pay of 3% of their active duty pay multiplied by the number of complete years of service, not exceeding 75% of such base pay.

§ 128. Persons Called into Service by President.

Officers and enlisted men of the Army, Navy, and Marine Corps, other than those of the Regular Establishments, who have been called into service by the President and who suffer disability in line of duty, are entitled to the same retirement pay as the personnel of the Regular Army, Navy, and Marine Corps.

§ 129. Limitation on Retirement Pay to Retired Army Officer Holding Federal Job.

Except where his retirement was on the ground of disability incurred in combat, the law limits the retirement pay of a retired Army officer who holds a civilian job with the United States Government, the District of Columbia, or Government corporations. He is not entitled to retirement pay which, when added to his Federal salary, will make his total pay over \$3,000.

§ 130. Review and Correction of Retirement or Release.

An officer of the Army, Navy, Marine Corps, or Coast Guard who has been retired or released to inactive service, without pay, for physical disability, can have his case reviewed. The request

for such a review must be filed within 15 years after the date of retirement or after the approval of the law (June 22, 1944), whichever is the later.

§ 131. Inquiries and Applications Relating to Retirement Pay.

Inquiries, applications, and other communications relating to retirement pay of Regular Army, Navy, Marine Corps, and Coast Guard personnel should generally be addressed to the branch of service from which the person has been retired. For addresses, see § 371, below. However, members of the Army of the United States and all Army personnel other than members of the Regular Army receive their retirement pay from the Veterans' Administration, after their eligibility has been established by the War Department.

§ 132. Upon Death of Veteran.

The subject of who is entitled to the retirement pay already accrued and due a veteran at the time of his death is discussed in part in connection with pensions, in §§ 75, 76, above. Those provisions, however, do not apply to personnel of the Regular Army or to members of the Navy, Marine Corps, or Coast Guard. As to these persons, see §§ 137-140, below.

PART VI

SUMS OTHER THAN PENSIONS PAYABLE ON DEATH IN SERVICE

SIX MONTHS' DEATH PAY

§ 133. Generally.

Upon the death of any officer, enlisted man or woman, or nurse who is a member of the military or naval forces of the United States, while on active duty, from wounds or disease, and not the result of his or her own misconduct, a sum equal to six months' pay, at the rate received by the person at the time of his or her death, will be paid to the beneficiaries indicated in § 134, below. This gratuity will be paid upon the death of a member of any of the following classes, in addition to members of the Regular Army, Navy, Marine Corps, and Coast Guard: retired and Reserve components of the Army, Navy, Marine Corps, and Coast Guard, when on active duty, including the Women's Army Corps but not the former Women's Army *Auxiliary* Corps; transferred members of the Fleet Naval Reserve and Fleet Marine Corps Reserve; officers, warrant officers, and enlisted men of the Army of the United States not included in the Regular Army, when called for extended military service exceeding 30 days; commissioned officers of the Coast and Geodetic Survey; commissioned officers of the Public Health Service on active duty in that Service or while detailed to the Army, Navy, or Marine Corps; the teacher of music and the leader of the Military Academy band; and, during the present war and for six months thereafter, the female dietetic and physical therapy personnel and technical and professional female personnel of the Army Medical Department.

§ 134. Who Are Entitled to the Payments.

The payment is made to the widow of the deceased veteran, if any; if there is no widow, it is paid to his child or children; if there is neither widow nor child, it is paid to the dependent relatives previously named by him. If there is no widow or child, and the deceased has not

designated a dependent relative, the payment will be made to the grandchild, parent, brother, sister, or grandparent shown to have been dependent on the deceased. In the case of Army personnel, the payment will not be made to a child who is married or over 21 years of age, unless it was an actual dependent of the deceased. In the case of the death of the beneficiary before payment of this sum, it will be paid to the next beneficiary in the order stated above.

Army regulations list as a preferred beneficiary, in the same class as a widow, the widower of a deceased female member of the Army. In the other branches, apparently, the payment will not be made to a surviving husband unless he was totally dependent on his wife for support.

§ 135. How to Obtain Payments.

Application forms will be sent to the beneficiary of the six months' death gratuity, without any request therefor. These payments are not made by the Veterans' Administration, but by the branch of the armed services in which the deceased served. The form should be filled out and sent to the proper branch, at the address given below. Any correspondence or inquiry should also be directed to that address.

Army: Office of Special Settlement Accounts, 27 Pine St., New York 5, N. Y.

Navy: Bureau of Naval Personnel, Navy Department, Washington 25, D. C.

Marine Corps: Personnel Department, Headquarters, U. S. Marine Corps, Washington 25, D. C.

Coast Guard: Military Morale Division, U. S. Coast Guard, Washington 25, D. C.

SOCIAL SECURITY DEATH BENEFITS

§ 136. Generally.

The death of a member or former member of the armed forces who was employed in business

or industry before entering the service may entitle his next of kin to survivor's insurance benefits under the Social Security Law. In such a case, prompt inquiry should be made at the nearest Social Security Board Office.

PAY DUE PERSONS DYING IN SERVICE

§ 137. Army.

Back pay and allowances due a person who dies in service in the Army will generally be paid to the executor or administrator of his estate. However, amounts not over \$1,000 may be paid to the decedent's widow or legal heirs, without administration of his estate. Claim should be made upon WD FD Form No. 14 (Claim For Amounts Due Deceased Personnel of the Armed Forces of the United States). This form, together with instructions, will ordinarily be furnished, without request, to the designated person when the official report of death is made, and the application, properly filled out, should be sent to the Office of Special Settlement Accounts, 27 Pine St., New York 5, N. Y.

§ 138. Navy.

Any pay or allowances unpaid and remaining to the credit of a deceased member of the Navy will be paid to the legal heirs, regardless of whether or not they are dependent. Upon report of death, the department will forward an application form to the next of kin, ordinarily without a request. Forms, when filled out,

should be returned to the Bureau of Naval Personnel, Navy Department, Washington 25, D. C.

§ 139. Marine Corps.

Any unpaid balance of pay and allowances remaining to the credit of a deceased member of the Marine Corps or Marine Corps Reserve will be paid to the legal heirs of such person, if no claim is presented by the executor or administrator, irrespective of dependency. If the amount due is \$1,000 or less, and no claim is made by an executor or administrator, payments may be made to the heirs without the necessity of an administration of the estate. Upon the receipt of the official report of death, the necessary application form will be forwarded to the next of kin as shown by Headquarters records, without the necessity of any request. When the form is received, it should be filled out and sent to the Claims Division, General Accounting Office, Washington 25, D. C.

§ 140. Coast Guard.

Any unpaid allowances or pay remaining to the credit of a deceased member of the Coast Guard will be paid to the legal heirs, regardless of whether or not they are dependent. Application forms will ordinarily be forwarded to the next of kin without request. When filled out, the form should be sent to Military Morale Division, Coast Guard Headquarters, Washington 25, D. C.

**HOW TO OBTAIN HEADSTONES FROM
GOVERNMENT****§ 148. Generally.**

Upon application to the Quartermaster General, United States Army, Washington 25, D. C., headstones or markers will be furnished for the graves of members of the armed forces. The general type of headstone is 42 inches long, 4

inches thick, and 13 inches wide. Flat white marble or light gray granite markers, 24 inches long, 12 inches wide, and 4 inches thick, will be supplied for those cemeteries which do not permit upright headstones, or to applicants preferring that type. Headstones will be shipped freight prepaid by the Government to the nearest railroad station or steamboat landing.

PART VIII

PROPERTY, EFFECTS, AND ESTATES OF VETERANS AND SERVICEMEN

§ 149. **Mislaid or Abandoned Property.**

Personal property of a soldier who dies in service overseas, or who changes his post without disposing of his property, and personal effects which have been mislaid and found, are sent to the Army Effects Bureau, Quartermaster Depot, Kansas City, Mo., for storage and return to the person or persons entitled to the property.

§ 150. **Personal Effects of Persons Dying in Service—Army.**

The personal property and effects of soldiers who die in service are sent through the Quartermaster's Department, at Government expense, to the widow, legal beneficiary, or next of kin. If no such person is found, the property may be sold (except such things as insignia, medals, watches, keepsakes, and papers), and the proceeds are held subject to the claims of the persons entitled thereto.

§ 151. —Navy.

All money, papers, keepsakes, and effects of persons who die in the naval service will be safely kept for two years, but if unclaimed within that time they will be sold, after diligent efforts to locate the persons entitled to such property. Persons entitled to the proceeds have five years in which to claim the same.

§ 152. **Personal Property of Veterans Dying in Veterans' Hospital, etc., Without Heirs or Kin.**

Where a veteran dies in a Veterans' Administration hospital or other facility, without a will and without leaving a husband or wife, heirs or next of kin, all of his personal property, including money (but not real estate), no matter where located, goes to a Government trust fund for the benefit of veterans.

§ 153. **Disposal of Property Left at Veterans' Hospital, etc.**

Personal property left by a deceased veteran at any hospital or other facility maintained by the Veterans' Administration goes, as a general rule, to the persons designated by the veteran in his will or other writing, or to the persons entitled thereto under the laws of the state where the veteran was domiciled. If the property is not claimed by such persons, it may be sold or otherwise disposed of by the Administrator of Veterans' Affairs, according to the provisions of law. The persons who would have been entitled to the property may claim the net proceeds of the sale thereof, but must do so within five years after the original notice of the sale.

§ 154. **Reimbursement for Servicemen's Property Lost, Destroyed, or Damaged.**

The personnel of the Navy, Marine Corps, Coast Guard, Coast and Geodetic Survey, and Public Health Service are entitled to compensation for personal property belonging to them which has been lost, destroyed, or damaged, without fault on their part, due to operations of war, shipwreck, marine or air disaster or accident, or during shipment, and for property furnished in an emergency to another person upon the orders of a competent authority.

This right is not affected by the separation of the owner of the property from the service; a claim arising during service may be paid after discharge. If the owner dies, either before or after the occurrence of the loss or damage, payment may be made to any dependent relative, as determined by the Secretary of the Navy. Claims must be presented within two years from the occurrence of the loss, destruction, or damage. But a person who is missing without fault, captured, or interned in a neutral country, is allowed an additional year from the time of his

return to the jurisdiction of the United States in which to file the claim.

Army personnel also are entitled to payment for, or replacement of, their personnel property lost, damaged, destroyed, captured, or abandoned in service without negligence or wrongful act on their part. Claims ordinarily must be filed within one year after the loss, damage, etc.; but if it occurs during a war, and good cause is shown for the delay, the claim may be presented within one year after peace is established.

§ 155. Wills and Estates of Servicemen.

The disposition, distribution, or inheritance of the property of deceased servicemen is governed by state law. The estates of persons dying in the service are generally administered under the state law in the same manner as are the estates of civilians. Persons in the service may make wills disposing of their property. And they generally have the privilege, not accorded to other persons, of making informal wills, as explained below. This, too, is a matter governed by state law. A soldier in actual military service during a war, or a mariner at sea or on active naval duty, may make a will disposing of

his personal property, without complying with the formalities required of civilian wills.

The will of such a person may be oral or written. No form or ceremony is necessary, if there is sufficient proof that he made declarations showing his wish and intention that, in case of his death, his property was to go to certain designated persons. Oral statements may be effective as a will in such cases, if there are witnesses other than the beneficiaries to prove the statements. And a letter or other informal writing, or a portion thereof, may be good as a soldier's or sailor's will. However, oral or informal wills can apply only to personal property, including money and wages, and cannot dispose of real estate.

If a valid will of this kind has been made, it may continue in effect, even after its maker has left the service, until it is revoked. It is well to bear this in mind, as it may be necessary to make a new will after discharge, either to give effect to changed wishes as to the disposition of property, or to replace the makeshift will with a formal one. On any question relating to wills or to the estate of a deceased serviceman, it is advisable to seek the counsel and services of an attorney.

PART IX

HOSPITAL, MEDICAL, AND DOMICILIARY CARE; ARTIFICIAL LIMBS, ETC.

CARE OF VETERANS IN HOSPITALS AND
SOLDIERS' HOMES

§ 156. Generally.

The Veterans' Administration is authorized to furnish hospital treatment or domiciliary care, including medical treatment, within the limits of its facilities, to most veterans who are in need of such treatment or care. Hospital treatment or care means the accommodation and treatment of the veteran in a hospital maintained by the Veterans' Administration, or, in some cases, as an outpatient in other kinds of hospitals, together with the medical and surgical treatment which his case calls for. Domiciliary care means the keeping of the veteran in a soldiers' home. The location of the Veterans' Administration facilities which give hospital and domiciliary care are listed in § 369, below.

§ 157. Who Are Entitled to Hospital and Medical Care.

The following classes of persons will be admitted to Veterans' Administration hospitals:

(1) Persons who have served with the armed forces during the period of any war, who have been honorably discharged from their last period of service, and who are suffering from injury or disease incurred or aggravated in line of duty in the active military or naval service, and are in need of hospital treatment for such injury or disease.

(2) Retired officers and enlisted men of the Army, Navy, Marine Corps, and Coast Guard, including members of the Fleet Naval Reserve or Marine Corps Reserve, who had honorable service during a period of war and are medically determined to need hospital treatment for injury or disease incurred in line of duty.

(3) Persons who, on or after August 27, 1940, and before the termination of the present war, after having been accepted for military or naval service and ordered to report for final accept-

ance, but before being enrolled for such service, suffered injury or disease in line of duty, not the result of their own misconduct, for which they are receiving disability compensation or pension and for which they are in need of hospital treatment.

(4) Persons honorably discharged from the Army, Navy, Marine Corps, or Coast Guard for disabilities incurred in line of duty, or who are in receipt of pensions for service-connected disability and who are suffering with injury or disease incurred or aggravated in line of duty in the active service, and are in need of hospital treatment therefor.

(5) Retired Army personnel other than the Regular Establishment, who had no wartime service and who require hospitalization for treatment of a disability incurred in line of duty, may be admitted to such hospitals, but only upon condition that they agree to pay an amount, to be fixed by the Administrator of Veterans' Affairs, to cover subsistence.

§ 158. Who Are Entitled to Hospital and Domiciliary Care.

Hospital or domiciliary care, including emergency or extensive hospital treatment, medical care, and care in a soldiers' home, will be furnished to the following classes of veterans:

(1) Veterans who served during a period of war and have an honorable discharge from their last period of war service; who served in the active military or naval service for 90 days or more, or who, having served for less than 90 days, were discharged for disability incurred in line of duty; who are suffering with a permanent disability, tuberculosis, or neuropsychiatric ailment, or other conditions requiring emergency or extensive hospital treatment; and who are incapacitated from earning a living and have no adequate means of support.

(2) Retired officers and enlisted men of the Regular Establishment who had honorable service during a period of war and who meet the requirements of (1) above.

(3) Persons honorably discharged from their last period of active military or naval service in the Army, Navy, or Marine Corps, or honorably discharged from their last period of service in the Coast Guard, for disability incurred in line of duty, or who receive pension for service-connected disability, who are suffering with a permanent disability or tuberculosis or neuropsychiatric ailment or other conditions requiring emergency or extensive hospital treatment, and who are incapacitated from earning a living and have no adequate means of support.

(4) Retired Army personnel, other than those of the Regular Establishment, who had no war-time service, who require hospitalization for treatment of a disability not incurred in line of duty, but only if they agree to pay the rate fixed by the Administrator of Veterans' Affairs to cover subsistence.

(5) Veterans who served, regardless of length of service, during a period of war and who (a) were discharged or released from their last period of war service under conditions other than dishonorable; and (b) swear that they are unable to pay the expense of hospitalization or domiciliary care; and (c) are suffering with a disability, disease, or defect which is susceptible of cure or decided improvement, but needs hospital care, or which, being chronic and not subject to cure or decided improvement by hospital care, is producing disablement which will incapacitate them from earning a living for a considerable period, and putting them in need of care in a soldiers' home.

§ 159. Persons Receiving Vocational Rehabilitation.

Persons who are receiving vocational rehabilitation for the purpose of overcoming the handicap of service-connected disability (see §§ 255-265, below) are entitled to medical treatment necessary to prevent the interruption of their training, regardless of whether or not the need of such treatment is connected with military or naval service. If an infirmity or health fee has

been paid to a school or institution, the veteran should secure the necessary treatment from it

§ 160. Persons Living Outside the United States.

As a general rule, persons who reside outside the continental limits of the United States or its Territories or possessions are not entitled to hospital, domiciliary, or medical benefits. However, the Administrator of Veterans' Affairs may, if he sees fit, give these benefits to citizens of the United States who are temporarily located abroad, for disabilities due to war service.

§ 161. Emergency Hospitalization.

Under certain conditions, emergency hospitalization is granted eligible veterans. Before going to a Veterans' Administration facility, the veteran, or someone for him or her, should communicate with the nearest facility (for list, see § 369, below), by telephone or telegraph, and request authority for admission and for transportation if necessary. As to reimbursement for transportation expense, see § 163, below.

§ 162. Out-patient Treatment.

Disabled veterans, in addition to the regular hospitalization and domiciliary care, may receive out-patient medical, surgical, and dental services and treatment for their service-connected diseases or injuries. Such treatments may be given at a Veterans' Administration facility or Regional Office, or may be authorized to be given by a physician or dentist at the place where the veteran lives. Persons found to be in need of this service, and authorized to report for it, may be furnished transportation and necessary food and lodging expenses. Request for this out-patient treatment should be addressed to the appropriate field office of the Veterans' Administration (for list, see § 369, below). The form used is Veterans' Administration Form 2827.

§ 163. Transportation.

After the admission of a veteran to a hospital or after domiciliary care has been authorized,

transportation at government expense is furnished as follows: When the veteran is being hospitalized for treatment of a service-connected disease or injury, transportation is furnished to the hospital and for return home upon completion of treatment and regular discharge. If the veteran is being hospitalized for treatment of a condition not due to service, transportation is furnished when he is unable to pay for it.

When the veteran is admitted for domiciliary care, transportation to the facility or home is furnished by the Government for the first such admission, but return transportation is furnished only upon the approval of the Director of National Homes, Veterans' Administration. Transportation may be paid in connection with outpatient treatment (see § 162, above). In the case of emergency hospitalization (see § 161, above), a person will not be reimbursed for travel expenses unless, before going to the hospital, he requested authority for admission and for transportation.

§ 164. Clothing.

Veterans who are receiving domiciliary or hospital care may be supplied with clothing at Government expense, or may have the same altered or repaired, if it is shown that it is necessary for the protection of health or for sanitary reasons, and also that the beneficiary receives less than \$10 a month from any source, or that the manager of the Veterans' Administration facility previously authorized the clothing, repairs, or alterations because of some special need in an individual case.

§ 165. Pension for Disability or Death Resulting from Hospitalization, etc.

If a veteran suffers injury or death or an aggravation of an existing injury, as a result of hospitalization, medical treatment, or training under these laws, benefits will be awarded in the same manner as if the disability or death were service-connected. Application must be made within two years after the injury or death. See § 90, above.

§ 166. How to Get Hospital, Medical, and Domiciliary Benefits.

Hospitalization, medical treatment, and domiciliary care are provided by the Veterans' Administration. The application for any of these benefits should be executed by the veteran or his or her nearest relative, guardian, or representative, and sent to the closest Veterans' Administration facility. For list, see § 369, below. Veterans' Administration Form P-10 should be used. If found to be eligible for admission, the veteran will be promptly notified, and if he cannot be admitted, he will be so informed.

PROSTHETIC APPLIANCES; ARTIFICIAL LIMBS; AIDS TO THE BLIND

§ 167. Artificial Limbs and the Like.

Artificial limbs and other prosthetic or orthopedic appliances of a permanent nature may be purchased, made, or repaired for, and special clothing made necessary by the wearing of such appliances may be furnished to, the following persons: (1) patients in Government hospitals or outpatients who are in need of appliances for a service-connected injury or disease, or for an associated condition aggravating the service-connected disease or injury; (2) hospitalized patients who require such appliances for a disease or injury not service-connected for which hospitalization has been authorized, or which aggravates the condition for which the patient has been hospitalized; (3) veterans being given domiciliary care, when the appliance is required for a service-connected condition, a disease or injury not service-connected, but aggravating one that is, or when it is necessary as an incident of domiciliary care.

Any serviceman who has lost a limb, or who has lost the use thereof, through injury or disease incurred or contracted in line of duty in the military or naval service, is entitled to an artificial limb or appliance, and repairs thereto, where it is necessary. Beneficiaries who are supplied with such appliances are entitled to fittings and training in using them. Such a veteran is also entitled to the necessary transportation, subject to the regulations of the Administrator of Veterans' Affairs. These benefits are

provided by the Veterans' Administration and application or request therefor should be made to a Regional Office of the Administration, or to some facility having Regional Office activities. For a list, see § 369, below.

§ 168. Aids to Blind Veterans.

The Administrator of Veterans' Affairs is authorized to furnish "seeing-eye" dogs to aid blind veterans who are entitled to pension for

service-connected disability, and to pay the travel expenses incurred in becoming adjusted to such dogs. Veterans are also entitled to mechanical electronic equipment to aid them in overcoming the handicap of blindness. These aids are provided by the Veterans' Administration, and application or request therefor should be made to a Regional Office or a facility having Regional Office activities. For a list, see § 369, below.

PART X

EMPLOYMENT PROBLEMS, RIGHTS, AND OPPORTUNITIES

FINDING A JOB

§ 169. First Considerations.

After their release from service and when the first joy of homecoming has spent itself, the first thought of most men and women will be the very practical necessity of earning a living. Unless they are too badly disabled to work (in which event they are probably entitled to pensions; see §§ 62-123, above), most of them will wish to pursue one of the following courses: (1) take up their education where it was left off when they entered service (see §§ 220-254, below); (2) take a course of vocational training to overcome their handicaps and refit themselves for jobs (see §§ 255-265, below); (3) return to their old jobs or similar ones with the same employers (see §§ 172-178, below); (4) find new jobs. Whichever course veterans follow, they can get substantial aid from the Government.

§ 170. Re-employment Committeeman of Selective Service Board.

The selective service system maintains a veterans' re-employment program. On each local Selective Service Board there is a Re-employment Committeeman, whose duty it is to advise veterans about getting jobs. When reporting to their local Boards after discharge, veterans who intend to seek employment should meet this Committeeman. He will advise them as to how to proceed in view of their particular training and qualifications.

§ 171. U. S. Employment Service.

Veterans who have not been previously employed, or who prefer to seek a new job, may get help from the United States Employment Service. This is a Federal organization, and an important part of its work is carried on by the Veterans' Employment Service. In each local employment office there is maintained a

Veterans' Employment Division, which gives special attention by helping veterans find jobs. This department also advises and assists members of veterans' families seeking employment.

RE-EMPLOYMENT OF VETERANS BY
FORMER EMPLOYERS

§ 172. Persons Called into Service Must Be Restored to Former Positions.

Any person who was called into service under the Selective Training and Service Act of 1940 or the Act of August 27, 1940, under which the Army reserve forces and retired personnel were ordered into active service, and who left a job other than a temporary position, who receives a discharge from the military or naval service, and who is still qualified to perform the duties of his former job, is entitled to receive his old job back, or another comparable position with the same employer. Public Health Service Reserve Corps officers called into active duty after November 11, 1943, are entitled to this benefit. A veteran must make application for re-employment within 90 days after he is released or discharged from military training or service or from hospitalization continuing after discharge for a period of not more than one year.

If the employer refuses the request for re-employment, it is advisable for the veteran to repeat the demand within the 90-day period by letter, preserving a carbon copy and sending the letter by registered mail and requesting a return receipt. The purpose of this is to help him prove that he made application for re-employment, in the event that he takes the case to court. As a precautionary measure, it would be well in any case to make the application by letter and to keep a copy, if this can be done informally, preferably from a distant place soon after discharge, without giving the impression that the veteran doubts the good faith of the employer.

§ 173. Re-employment by Private Employer.

If, before being called into the service, the person had a job with a private employer, the employer must restore him to his former job, or to a position of like seniority, status, and pay, unless the employer's circumstances have so changed as to make it impossible or unreasonable to do so.

§ 174. Former Employment by United States Government.

If the serviceman was, before being called into service, in the employ of the United States, its Territories or possessions, or the District of Columbia, the law requires that he be restored to his former job, or to a position of like seniority, status, and pay.

§ 175. Employment by State, County, City, etc.

Although the Federal Government does not attempt to compel states and their political subdivisions to restore former employees to their old jobs, this Act declares that such re-employment policy should be carried out by states, counties, cities, etc., in the same manner as is required in the case of the Federal Government. Some states have enacted legislation putting this policy into effect.

§ 176. Seniority, Insurance Rights, and Other Benefits Are Kept Alive.

The law provides that a person, re-employed according to its provisions, shall be considered as having been on furlough or leave of absence during the period of his military service, and that he shall not lose seniority, participation in insurance, or other benefits offered by the employer according to the employer's established rules relating to employees on furlough or leave of absence.

§ 177. Discharge from Job within Year Prohibited.

Where a veteran has been re-employed under this law by his former employer, he cannot be

discharged from such position without cause within one year after his re-employment.

§ 178. Enforcement of Re-employment Rights; Damages.

If an employer fails to comply with this law, a Federal district court has power to require him to do so and to pay the employee for any loss of wages or benefits caused by the unlawful action. The United States District Attorney will act as attorney for the veteran in such a case, and no fees or court costs will be taxed against the veteran.

GOVERNMENT JOBS; CIVIL SERVICE PREFERENCES AND OPPORTUNITIES**§ 179. Preference in the Civil Service to Veterans and Their Wives or Widows.**

Veterans, and their wives or widows in certain cases, are entitled to certain preferences if they wish to get a civil service job with the Government of the United States. The laws of some states also grant preferences to these classes of persons.

§ 180. Who Are Entitled to Benefits.

The law requires that, in the appointment or employment of persons in all agencies and departments of the Federal Government or the District of Columbia in the civil service, preference must be given to the following persons: (1) **Ex-servicemen and women** who have served in active duty in the armed forces of the United States and have been separated or released therefrom under honorable conditions and who have an established service-connected disability, or who are receiving compensation, disability retirement benefits, or pensions; (2) **the wives** of such service-connected disabled ex-servicemen as are themselves unable to qualify for any civil service appointment; (3) **unmarried widows** of ex-servicemen who served on active duty in the armed forces during any war, or in any campaign or expedition for which a campaign badge has been authorized, and who were honorably separated or released from such service; and (4) **any ex-serviceman or woman who has**

served during any war, on active duty in any branch of the armed forces of the United States, or who so served during any campaign or expedition for which a campaign badge has been authorized, and who has been released or separated from service under honorable conditions.

§ 181. Remarks Concerning the Persons Entitled to Preference.

Aliens are entitled to the preference under this law, if they are otherwise qualified. But they cannot get an appointment to a job for which aliens are not eligible.

Conscientious objectors who are inducted into the armed forces for noncombat service are entitled to preference under this law. But conscientious objectors who are opposed to all military service, even that of noncombatant nature, and who are assigned to work in a civilian public service camp, are not entitled to the preference.

The wife of a veteran is not entitled to the preference if her husband is not disabled. Also, she is not entitled to the "wife" preference if her husband receives disability-retirement benefit or pension for a non-service-connected disability.

Both husband and wife may obtain a preference based on his own and her own service in the armed forces. But both are not entitled to preference at the same time based on the husband's service alone.

A wife or a widow may be entitled to the preference, if otherwise qualified, although the marriage took place after the end of the veteran's military service. The date of the marriage has no bearing on the granting of preference.

The widow of a veteran loses her right to preference if she remarries. If, however, such remarriage is dissolved by the death of her husband or otherwise through no fault of her own, she may again claim preference.

No preference is granted under this law based on the service of any member of a family other than that of the husband of the person seeking the preference.

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§ 182. Nature of the Preference and How It Helps Veterans, etc.

When any person in either of the four classes described in § 180 takes a civil service examination for a Government job, this law gives him or her preference or advantage by adding a certain number of points to the rating or grade actually made or earned by such person in the examination. The law thus gives such person a head start on persons who are not entitled to the preference.

The amount of this extra credit depends upon the class within which the person comes. Persons included in classes (1), (2), and (3) (that is, veterans of the war with service-connected disability, wives of such veterans, and unmarried widows of veterans) are entitled to have 10 points added to their earned ratings or grades in civil service examinations. Persons coming under class (4) (veterans of any war who do not qualify under the other three classifications) are entitled to have 5 points added to their earned ratings. The names of persons entitled to preference under this law are entered on the lists of eligibles ahead of persons having the same rating but not entitled to the preference. For example: If a veteran who is entitled to a preference of 10 points earns a rating of 70, and a person not entitled to preference under the law earns a rating of 80, the veteran will be entitled to be listed ahead of the other person, and to have priority to that extent, because his added 10 points give him a rating of 80, and the law requires that in a case of the same rating the veteran be listed ahead of others.

§ 183. Physical, Educational, and Other Requirements Are Relaxed in Favor of Veterans, etc.

Requirements as to age, height, and weight, unless essential to the performance of the duties of the job, may be waived in favor of persons entitled to preference under this law. Educational requirements are also relaxed or lowered in their favor. Such persons are not subject to the law concerning two or more members of a family in the civil service. However, a veteran (like anyone else) is not eligible to take an ex-

49

amination if he has a disease or physical defect which cannot be remedied and which would make it impossible for him to hold the job without danger to himself or others.

§ 184. Credit for Time and Experience in Military Service.

Where experience is required in order to qualify for a civil service job, a veteran is given full credit for time spent in the armed forces, if the position for which he applies is similar to the one that he left to enter the armed forces. And if he applies for a job which requires experience similar to that which he gained while in the armed forces, he receives credit for that experience, regardless of the type of work he did before he entered the armed forces. Also, the law requires that time spent in active service in the armed forces be credited to a veteran in figuring his total length of service for the purpose of determining priority (that is, who shall be first released from jobs) if there is a reduction in personnel in the civil service. A veteran is entitled to this credit, regardless of whether or not he is entitled to any other preference.

§ 185. Some Jobs Are Reserved for Veterans, etc.

In civil service examinations for certain specified positions, no persons other than those entitled to preference under this law will be considered, as long as such persons are available, during the present war and for five years thereafter. The positions so restricted are the following: Custodian (including caretaker of abandoned Federal reservation, caretaker of Federal cemeteries, caretaker of small military reservations); charman and charwoman, dam tender, fireman-laborer, janitor, lockman; elevator operator; guard (including Air Corps patrolman, building guard, customs guard, fire guard, forest guard, patrolman, and shipkeeper); and messenger. The President may designate other positions restricted to veterans.

§ 186. How to Obtain Preference under Civil Service Law.

In order to obtain a preference under this law,

a person must claim the preference and prove that he is entitled to it. Such claims are passed upon by the U. S. Civil Service Commission. Any person claiming the preference must fill out Civil Service Commission Preference Form 14, which may be obtained from the U. S. Civil Service Commission, Washington 25, D. C., or from any Regional Office of the Commission (for list of such offices, see § 370, below), or from any first-class or second-class post office in cities in which the Commission does not have Regional Offices.

A veteran who served in time of war should fill out Form 14, attach thereto proof of his honorable separation from the armed forces, and submit both to the Central Office of the Commission in Washington, as given above. (As to the manner of proving honorable discharge, see below.)

A veteran who served in a campaign or expedition for which a campaign badge has been authorized should file the same Form 14, with the same proof of honorable separation from the armed forces, at the same office. In addition, he must file with the Commission official notification of the award of the campaign badge by the military organization in which his service was performed. The badge itself is not acceptable proof.

A disabled veteran should file Form 14 and the same proof of honorable separation from the armed forces, as indicated above, with the same office. In addition, he must furnish an official statement, dated within six months prior to the time of filing, from the Veterans' Administration, War Department, Navy Department, or Coast Guard, certifying that the veteran has a present service-connected disability; or, instead of the foregoing, he may file an official statement from the Veterans' Administration, dated within the six months, showing that he receives a pension for disability not connected with service; or, instead of either of the foregoing, he may file an official statement from the Veterans' Administration, War Department, Navy Department, Marine Corps, or Coast Guard, certifying that he receives disability-retirement benefits.

A widow who desires to claim this preference should file Form 14 and proof of her husband's honorable separation from the armed forces. If her claim is based on his service in a campaign or expedition for which a campaign badge has been authorized, she should file the official notification of the award, as stated above, and not the badge itself. She is not ordinarily required to furnish proof of the death of her husband. But if the husband has disappeared and his death cannot be shown by direct proof, she must furnish two or more affidavits certifying that he has not been seen or heard from for at least seven years. The wife of a serviceman who is missing in action, even though so officially reported, is not entitled to the preference under this law, unless she can show that he has not been seen or heard from for seven years.

The wife of a veteran should file Form 14 and proof of her husband's honorable separation from the armed forces (as described below). She must also furnish an official statement from the Veterans' Administration, War Department, Navy Department, or Coast Guard, dated within the six months, certifying to the present existence of a service-connected disability; or, instead of the foregoing certificate, she may file an official statement from any of the departments named above certifying that her husband receives disability-retirement benefits for service-connected disability.

Proof of "honorable separation" from the armed forces under this law is made by filing a certificate of honorable discharge; or a certificate of transfer to the Fleet Naval Reserve or Marine Corps Reserve; or a certificate of transfer to the Enlisted Reserve Corps; or an order to the Retired List; or a certificate of service or a release from active duty; W. D. AGO Form No. 53, "Report of Separation", if item 27 is checked to show "Honorable"; or an official statement from the War Department, Navy Department, Marine Corps, or Coast Guard, dated on or after the date of honorable separation from service. The applicant, in the place of any of the foregoing, may file a notice from the U. S. Civil Service Commission showing a previous allowance of preference, if the

person is entitled to preference under the 1944 Act.

A veteran may claim the preference at any time. He may claim it after he has taken a civil service examination, or after he has a civil service job, and he may do so when a reduction in the civil service force is to be made. Even a veteran who took the civil service examination before he entered the military service, or while he was in the service, may, after his discharge, claim and establish the preference. In such cases, the rating of the person in that examination is raised accordingly.

A person desiring to apply for another examination, before the proofs which he has submitted are returned to him, should fill out a new Form 14, and attach it to his application, stating on the form that he has previously submitted proof in support of his claimed preference, and giving the exact date, place, and title of the examination in connection with which it was filed, and the civil service office to which it was sent.

Documents filed in support of a preference claim will be returned by the Commission to the person claiming the preference.

§ 187. How to Apply for a Civil Service Job.

The preferences given under this law do not entitle a veteran or anyone else to a Government job without examination. And the fact that a person entitled to preference passes an examination does not mean that he or she necessarily or automatically gets a job. There must be an opening for persons of his or her rating. Persons claiming preference must also file Preference Form 14, as stated above (see § 186). It is important to fill out this application for employment with great care, as a failure to state one's qualifications adequately may result in loss of the job.

The application blanks, and information in connection therewith, may be obtained at any Regional Office of the Civil Service Commission (see list, § 370, below), or from the Central Office of the Commission in Washington, D. C., or at any first-class or second-class post office

in cities where Regional Offices are not located. Announcements and notices of civil service examinations and information about Federal job opportunities may be obtained from the same places. Information along this line may also be obtained from the various state vocational rehabilitation services, the Veterans' Employment Service, the Veterans' Administration, and the Office of Vocational Rehabilitation of the Federal Security Agency. Such information is also available to veterans at Army and Navy hospitals and at Army separation centers.

PART XI

UNEMPLOYMENT BENEFITS

UNDER "G.I. BILL OF RIGHTS"

§ 188. Generally.

The Servicemen's Readjustment Act of 1944, popularly known as the "G.I. Bill of Rights", contains important provisions for allowances to veterans who are unable to get or keep employment in civilian life, and to self-employed veterans (that is, those who have their own business, trade, or occupation, and do not work for someone else) with net earnings of less than \$100 a month. The statute provides that if any allowance in the nature of adjusted compensation is hereafter made by Congress, any benefits received by a veteran under this Act shall be charged against and deducted from such compensation.

§ 189. Who Are Entitled to Unemployment Benefits.

The unemployment benefits of this Act apply to any person, whether officer or enlisted man or woman, who was in the active military or naval service of the United States at any time after September 16, 1940, and before the end of the present war, who has been discharged or released from active service under conditions other than dishonorable, if he or she was either in active service for 90 days or more (though the full 90 days need not have been served after September 16, 1940), or was discharged or released because of an injury or disability incurred in service in line of duty. He or she must reside in the United States at the time of making claim for the benefits.

§ 190. Veteran Must Be Unemployed.

A veteran claiming unemployment allowance under this law must either be completely unemployed, having performed no service and received no wages, or be partially unemployed.

§ 191. —What Is "Partial Unemployment".

A veteran is partially unemployed, within the meaning of § 190, above, if he has worked for less than a full work week and the wages for the week are less than \$23.

§ 192. Veteran Must Register with Employment Office.

The veteran seeking unemployment allowance must be registered with and must continue to report to some public employment office.

§ 193. Must Be Able to Work.

The claimant of unemployment allowance must be able to work and available for suitable work.

§ 194. Illness Excuses Failure to Comply with Foregoing Requirements.

The claim of a veteran is not barred for any period of continuous unemployment because of his failure to comply with the foregoing provisions (§§ 192 and 193), if the failure was due to an illness or disability which occurred after the commencement of the unemployment period.

§ 195. Disqualification.

Certain acts and conditions will bar a claim for unemployment allowance. A veteran is not entitled to the allowance if, because of his acts or his failure to act, he comes within any one or more of the next following three sections.

§ 196. —Discharge or Quitting.

He is not entitled to these benefits if he leaves suitable work (as defined in § 200, below) voluntarily and without good cause or is suspended or discharged for misconduct in the course of employment.

§ 197. —Failure to Accept Work.

He is not entitled to the benefits if, without good cause, he fails to apply for suitable work (as defined in § 200, below) to which he has been referred by a public employment office, or to accept suitable work offered to him.

§ 198. —Failure to Attend Training Courses.

He is not entitled to these benefits if, without good cause, he fails to attend an available free training course as required by regulations of the Administrator of Veterans' Affairs.

§ 199. Time and Duration of Disqualification.

If a claimant is disqualified under either of the last three sections, he will not receive any unemployment allowance for the week in which the cause of disqualification occurred, and he will be disqualified for not more than four weeks next following. In addition, the Administrator of Veterans' Affairs may, where there are successive causes for disqualification, extend the period of disqualification for an additional time, not to exceed eight additional weeks for any one disqualification.

§ 200. Meaning of "Suitable Work" and "Good Cause".

In deciding on the suitability of work or the existence of good cause, under the foregoing sections, the Administrator will be governed by the standards laid down by the Unemployment Compensation Laws of the state in which the claim is filed. However, no work will be considered "suitable" under this law if the offered job is vacant as a direct result of a strike, lock-out, or other labor dispute, or if the wages, hours, or other conditions of the work offered are substantially less favorable to the veteran than those prevailing in the locality for similar work.

§ 201. Labor Disputes.

A veteran cannot recover an allowance for any week in which his unemployment was due to a

stoppage of work caused by a labor dispute at the factory, establishment, or other premises at which he is or was last employed, unless he comes within one of the following exceptions.

§ 202. —Nonparticipation in Labor Dispute.

A veteran is not disqualified because of a labor stoppage, if he is not a participant in or directly interested in the labor dispute, and if he does not belong to a grade or class of workers at the premises where the stoppage occurs, any of whom are participating in or directly interested in the dispute. In other words, the veteran must show that he was not involved in the labor dispute causing the stoppage, and had no direct interest therein, and also that none of the workers in his own class or grade took part in the dispute or were directly interested therein. The word "interested", as used above, should be interpreted as meaning the having of a material stake in the dispute, and not as merely having sympathy, intellectual concern, or curiosity about the matter.

§ 203. —Separate Departments.

If separate branches of work, such as are commonly conducted as separate businesses, are conducted in separate departments of the same premises, each department will, for the purposes of the foregoing provisions, be deemed to be a separate "factory, establishment, or other premises."

§ 204. Period to Which the Law and Its Benefits Apply.

The veteran is entitled to the readjustment allowance, subject to the conditions laid down in this law, for each week of unemployment (not to exceed a total of 52 weeks), beginning on or after September 4, 1944, provided that it occurs not later than two years after discharge or release from the armed forces or after the end of the war, whichever is the later date. No such allowance will be paid for any week commencing more than five years after the end of the present war, regardless of the date of discharge.

§ 205. Amount of Allowance.

The allowance under this law for a veteran totally unemployed is \$20 a week. If he earns less than \$20 a week, whether because of partial unemployment or otherwise, the allowance is \$20, less that part of the wage payable to him for the week which is in excess of \$3. For example, if a veteran earns in a certain week \$10, he is entitled to an allowance of \$20 minus \$7, which is \$13 (the \$7 being arrived at by subtracting \$3 for the \$10). A somewhat simpler formula which gets the same result is to subtract the actual earnings from \$23, the allowance in no case to exceed \$20. If the allowance is not a multiple of \$1, it is computed to the next highest multiple of \$1. As pointed out below (§ 213), any amounts received by the veteran under certain other Federal and state unemployment or disability compensation laws will be deducted from the allowances under this law.

§ 206. How Long Allowance Will Be Paid.

An eligible veteran may receive unemployment allowance for a maximum number of weeks based on the length of his active military or naval service. For the first 90 days of service, he may claim 8 weeks' allowance for each month, or 24 weeks' allowance for the 90 days. For each additional calendar month, or major fraction thereof, of active service between September 16, 1940, and the end of the war, he is entitled to 4 weeks of allowances while unemployed. In any event, no matter how long the veteran may have been in active service, he is not entitled to allowances for more than a total of 52 weeks.

§ 207. Time of Payments.

Readjustment allowances for unemployment will be paid at the times prescribed by the Unemployment Compensation Law of the state where the claim is made.

§ 208. Who Gets Amount Unpaid upon Death of Veteran.

Unemployment allowances which remain unpaid at the death of a claimant are not admin-

istered as an asset of his estate, but will be paid by the Administrator of Veterans' Affairs to such person or persons as he finds to be most fairly entitled thereto.

§ 209. —Not Subject to Payment of Decedent's Debts.

Allowances which are unpaid at the time of the death of a claimant are not liable for the payments of his debts.

§ 210. Readjustment Allowances to Self-employed Veterans.

A veteran who is qualified under § 189, above, and who is self-employed for profit in an independent establishment, trade, business, profession, or vocation, is eligible for readjustment allowances under the Servicemen's Readjustment Act of 1944.

§ 211. Conditions and Amount of Allowances to Self-employed Veteran.

Upon application by the veteran showing that he has been fully engaged in such self-employment and that his net earnings therein have been less than \$100 in the previous calendar month, he will be entitled to receive (subject to the limits mentioned in the foregoing sections of this book as to time and amount) the difference between \$100 and his net earnings for that month. For example, a self-employed veteran whose net earnings for a certain month were \$80 would be entitled to an allowance of \$20 for that month.

§ 212. Disqualifications Applying to Other Claimants Do Not Affect Self-employed Veterans.

The requirements of §§ 190 to 193, above, relating to unemployment, registration with public employment office, and ability to perform and availability for suitable work, and the other disqualifying provisions discussed in §§ 195 to 199, above, do not apply to self-employed veterans seeking allowances under this law.

§ 213. Duplicate Benefits; Other Unemployment or Disability Benefits Will Be Deducted.

A veteran will not be paid a readjustment allowance under this law for the same period for which he receives a subsistence allowance for education or training (see §§ 242-245, below) or increased pension for vocational rehabilitation (see § 261, below). If a veteran entitled to readjustment allowances under this law also receives, for the same period, a payment or benefit under any Federal or state unemployment or disability compensation law, the amounts received or accrued from the other source must be subtracted from the allowance payable under the present law. However, pension, compensation, or retirement pay paid by the Veterans' Administration are not deducted from the allowances under this law.

§ 214. How Claims Are Made and Handled; Administrative Provisions; Adjustment through State Agencies.

The Administrator of Veterans' Affairs administers the provisions of this law. An unemployed veteran entitled to allowances under this law should register for employment at the nearest public employment office, and, after registration, should file claim for the allowance with the claims taker for the State Unemployment Compensation Agency. The registration officer and the claims taker are frequently located in the same room and usually in the same building. The claims of self-employed veterans for allowances under this law should also be filed at the public employment office, but this class of veterans will not be required to register for employment. The veteran's discharge or separation papers must be presented at the time the first claim is filed.

§ 215. —Filing Claims with Railroad Retirement Board.

A veteran entitled to allowances under this law, who is also a "qualified employee" under the Railroad Retirement Insurance Act, or was last employed by an "employer" as defined in the Act, may file his claim for allowances under

the present law with an office operated or designated by the Railroad Retirement Board. In such cases, the claims will be governed by the provisions of the Railroad Act.

§ 216. —Claimant Is Entitled to a Hearing and Appeal.

A veteran whose claim for readjustment allowance has been denied is entitled to a fair hearing before an impartial tribunal of the state agency or such other agency as may be designated by the Administrator of Veterans' Affairs. The decision of the agency may be appealed to the Readjustment Allowance Agent (who is the representative of the Administrator of Veterans' Affairs), located at the Central Office of the state agency. The decision of the Readjustment Allowance Agent is subject to review by the Administrator of Veterans' Affairs. Inquiries concerning any question under this law may be addressed either to the State Unemployment Compensation Agency of the state in which the veteran resides, or to the Chief of Readjustment Allowance Division, Veterans' Administration, Washington 25, D. C.

§ 217. Penalties.

Persons guilty of fraud in connection with allowances under this law are subject to certain penalties. A claimant who accepts a readjustment allowance knowing that he is not entitled to it will not be eligible to receive any further allowance. Any person, a claimant or anyone else, who makes or causes to be made any false statement or representation as to wages paid or received, or any false representation, affidavit, or document in connection with any claim for such an allowance, for the purpose of causing the payment of an allowance or increasing an allowance, where such payment or allowance is not authorized by law, is subject to a fine of as much as \$1,000 and imprisonment for as long as one year. The same penalty is provided for anyone who obtains or receives any money, check, or allowance under this law, without being entitled to it and with the intent to defraud the United States.

§ 218. Definition of "Wages".

The word "wages", as used in this law, means all remuneration for services from whatever source. It includes commissions and bonuses and the cash value of all things, other than cash, received as pay.

**UNEMPLOYMENT BENEFITS UNDER SOCIAL
SECURITY AND UNEMPLOYMENT
COMPENSATION LAWS****§ 219. Generally.**

The Social Security Laws will apply to most veterans upon their return to civilian life, if they get jobs in private industry or business. These

laws provide unemployment compensation, old age insurance, and certain benefits to survivors. A veteran who had a social security card before entering the armed service should locate it. If he has lost it, he should apply for a duplicate to the nearest social security office or directly to the Social Security Board, Candler Building, Baltimore, Md. A veteran who was employed before entering the service in a job covered by social security, and who is unable to find a job after return to civilian life, may be entitled to unemployment compensation or unemployment insurance provided by the states. In this case, inquiry should be made at the nearest state office or at the U. S. Employment Service Office.

PART XII

EDUCATION AND TRAINING

EDUCATION AND TRAINING UNDER SERVICE-
MEN'S READJUSTMENT ACT

§ 220. Generally.

The Servicemen's Readjustment Act of 1944, popularly known as the "G.I. Bill of Rights", provides valuable aid and benefits to veterans of the present war who wish to attend school or college or to take courses of vocational training. It is provided in the Act, however, that if Congress hereafter authorizes any allowance in the nature of adjusted compensation, any benefits received by or paid for a veteran under this Act shall be deducted from such compensation.

§ 221. Choice between Vocational Rehabilitation and Educational Benefits.

Any person eligible for the educational benefits provided by this law, and also eligible for the vocational rehabilitation benefits provided by another law (see §§ 255-265, below), may elect which benefit he desires.

§ 222. Distribution of Information as to Needs of Various Trades and Occupations.

For the guidance of persons eligible for education or training, the Administrator of Veterans' Affairs is directed to make available information concerning the needs for trained men in the various crafts, trades, and professions.

§ 223. Who Are Entitled to Benefits.

Any person, whether officer or enlisted man or woman, who served for the required time (see §§ 224, 225) in active military or naval service on or after September 16, 1940, and prior to the end of the present war, is entitled to these educational benefits, if he was discharged or released from service under conditions other than dishonorable, and if he meets any one or more of the following requirements: (1) if his edu-

cation or training was interrupted, delayed, impeded, or interfered with by his entrance into the armed service; or (2) if he desires a refresher or retraining course; or (3) if he was not over 25 years of age at the time when he entered the service.

It is not necessary that a person meet all three of these requirements. All that is required is that he come within one of them. For example, if he was not over 25 years of age when he entered the service, he is not required to show that his education or training was interrupted, delayed, or interfered with. If his education was, in fact, interrupted or interfered with, or if he desires a refresher course, he is entitled to the benefits regardless of his age at the time he entered service.

The Veterans' Administration has adopted the view that a qualified veteran who was over 25 years of age at the time of his entrance into service is entitled to one year of education or training, or a refresher or retraining course, without any showing that his education was impeded, delayed, or interfered with. One year, however, is the limit for such a veteran. The Administration will probably take a liberal view of what amounts to an interruption, delay, impeding, or interference with the education or training of a veteran by his entrance into the service. Although he was over 25 years of age and was employed, rather than studying, when he entered the service, he still might have a chance to get the educational benefits if he made a fair showing that up to the time of his entering the service he had planned and intended to resume his education, and that his employment was from necessity.

§ 224. —Time of Service.

In order to be entitled to educational and training benefits under this law, the veteran (unless he is disabled) must have served at least

90 days in the armed forces. Some part of that time must have been served after September 16, 1940, and before the end of the present war, but it is not required that all of the 90 days be served after the former date. In computing his time of service, a veteran cannot count the time that he was assigned to a course of education or training under the Army Specialized Training Program or the Navy College Training Program, if the course was a continuation of his civilian course and if it was completed. Nor can he count the time spent as a cadet or midshipman at a service academy.

§ 225. —Disabled Veterans.

Persons who were discharged or released from active service by reason of an actual service-incurred injury or disability are entitled to these educational benefits, regardless of the length of their service, if they served for any period between September 16, 1940, and the end of World War II. They need not have served for 90 days.

§ 226. Time Limit for Beginning and Finishing Course.

The educational or training course must be commenced not later than two years after the date of discharge or two years after the end of the war, whichever is the later. No such education or training will be furnished beyond seven years after the end of the war. The course must be completed, in any event, no matter when commenced or how often interrupted, within seven years after the end of the present war.

§ 227. Choice of School, College, or Place of Training.

A veteran eligible for education or training under this law may choose the school, college, or other institution which he wishes to attend, provided it is among the institutions approved by the Administrator of Veterans' Affairs.

§ 228. Type of Institutions That May Be Selected.

From the list of approved institutions, the veteran may select any public or private elemen-

tary, secondary, or other school furnishing education for adults; he may select a business school or college; a scientific or technical institution; a college, university, vocational school, junior college, teachers' college, normal school, professional school, or other educational institution.

§ 229. Apprenticeship or Training on the Job.

If he prefers, the veteran may choose a business establishment or institution providing apprentice or other training on the job, including those under the supervision of an approved college or university or of any state department or agency, or under the Federal Apprentice Training Service.

§ 230. Location of Institution.

The educational or training institution selected by the veteran need not be located in the state in which he resides.

§ 231. Veterans Must Comply with Rules and Requirements of the Institution.

The part that the Government plays in aiding veterans to resume their education or vocational training is the payment of the cost thereof, within prescribed limits. The Government does not dictate to the veteran what institution he shall select or what course he shall take. Nor does it dictate to the educational institution whether it will accept a particular veteran as a student, nor the conditions on which he will be enrolled. The veteran must meet all the requirements and standards of the institution which he wishes to enter. This includes the item of tuition charges. The institution fixes the amount which it charges; and if the maximum of \$500 which the Government contributes (see § 240, below) is not sufficient to cover such charges, the veteran must either pay the difference or choose another institution.

§ 232. Credit for Military and Other Training.

Most educational institutions will allow veterans who wish to enter them some credit for

the training and experience acquired in the armed forces. The veteran may receive some credit for his military experience, although he had no specialized training or formal study course at all. The amount of such credit is left to the individual schools, colleges, and other educational institutions. There are special organizations to help veterans get school or college credit for what they learned while in the service. These organizations will help veterans prepare a record of courses studied, service schools attended, and service jobs held, and to find out how much credit will be allowed in the educational institutions chosen by them. Information on this subject may be obtained by writing to the organization listed below which represents the branch of service in which a veteran served.

Army: U. S. Armed Forces Institute, Madison 3, Wisconsin.

Navy: Bureau of Navy Personnel, Navy Department, Washington 25, D. C.

Marine Corps: Marine Corps Institute, Marine Barracks, Washington 25, D. C.

Coast Guard: United States Coast Guard Headquarters, Washington 25, D. C.

§ 233. Veteran Selects His Own Course.

An eligible veteran has the right to choose the course of education or training which he will take. He must, of course, satisfy his educational institution that he is qualified to take the course, and he must meet all of its scholastic and other requirements.

§ 234. Changing Course of Instruction.

A veteran may, for reasons satisfactory to the Administrator of Veterans' Affairs, change his course of instruction.

§ 235. Aid May Be Stopped because of Unsatisfactory Conduct or Progress.

The Administrator of Veterans' Affairs may at any time stop a course of education or training if he finds that the conduct or the progress of the veteran is unsatisfactory, according to the regularly prescribed standards and practices of the institution which the veteran is attending.

§ 236. Tuition and Fees.

The Government, through the Administrator of Veterans' Affairs, will pay (within the limit stated in § 240, below) to the educational or training institution in which a veteran is enrolled under this law, in either a full-time or part-time course, the customary cost of tuition, and such laboratory, library, health, infirmary, and other similar fees as are usually charged.

§ 237. Books, Supplies, Equipment, etc.

The Administrator of Veterans' Affairs will also pay (within the limit stated in § 240, below) for books, supplies, equipment, and other necessary expenses, which are generally required for the successful pursuit and completion of the course by other students in the institution. If the veteran completes his course, he may be permitted to keep such books, supplies, and equipment; otherwise, he may be required to return or pay for any of such items that are not actually used up.

§ 238. Board, Lodging, and Travel Expenses.

The Government will not pay the board, lodging, or traveling expenses of a veteran taking an educational or training course under this law, except to the extent that these expenses are covered by the subsistence allowance provided for in §§ 242-245, below.

§ 239. Apprentice Training.

No payments will be made by the Government under this law to institutions or business establishments furnishing apprentice training on the job.

§ 240. Limit of \$500 a Year.

The Government will not pay, for the education or training of any veteran under this law, more than \$500 for an ordinary school year. It pays the tuition actually charged by the institution, plus other specified expenses up to this maximum, but it will not pay more than \$500 a year, regardless of how much the course costs. This limit includes all expenses—tuition, books,

equipment, fees, etc.—and not merely tuition and fees. Any expense in excess of this sum must be borne by the student veteran. This does not include subsistence allowance (see §§ 242–245, below), which is paid in addition to the \$500 limit.

§ 241. Where Tuition of Institution Is Not Fixed or Is Inadequate.

If an institution has no established tuition fee, or if its established fee is found by the Administrator of Veterans' Affairs to be inadequate, he may pay such tuition as will be fair and reasonable, not exceeding \$500 for an ordinary school year.

§ 242. Living Expenses or Subsistence Allowance.

While enrolled in and pursuing a course of education or training, a veteran is entitled to a subsistence allowance. This is to cover living expenses and is in addition to the other sums paid by the Government, covering tuition and other expenses. The veteran is not required to show his financial condition or need in order to get this allowance.

§ 243. —Application Is Necessary.

The law requires the veteran to make application to the Administrator of Veterans' Affairs for payment of subsistence allowance. The manner of making this application is explained in §§ 252, 253, below.

§ 244. —Amount of Subsistence Allowance.

The amount that a veteran is entitled to as subsistence allowance while taking an educational or training course depends upon whether or not he has dependents. If he has no dependents, he is entitled to \$50 a month. If he has one or more dependents he is entitled to \$75 a month.

§ 245. —In Case of Part-time or Partly Paid Education or Training.

A veteran taking a course on a part-time basis will be paid such lesser sums, if any, as sub-

sistence allowance, as may be determined by the Administrator of Veterans' Affairs. The same applies to a veteran who receives pay for productive labor performed as part of apprenticeship or other training on the job.

§ 246. Government Aid Generally Limited to One Year.

The law provides that an eligible veteran is entitled to education or training for a period of one year, or the equivalent of that period of continuous part-time study, or for such lesser time as is required for the course of instruction chosen by him. In other words, if the selected course is completed within less than a year, the Government aid stops when the course is finished, unless the veteran is entitled to additional training under the next following sections.

§ 247. Additional Period of Education or Training Based on Length of Service.

Upon satisfactory completion of the course of one year or less (except a refresher or retraining course), the veteran is entitled to an additional period of education or training, not exceeding the time he was in active service during the period between September 16, 1940, and the end of the present war. For example, if a man or woman was in active service with any of the armed forces for two years within that period, he or she would be entitled to a total of three years of education or training, consisting of one year that is provided for all eligible veterans, plus two years for his or her time of service.

§ 248. Where Additional Period Ends during Semester or Quarter.

If the additional period of instruction referred to in the last section ends during a regular semester or quarter, and after a major part of such semester or quarter has expired, the period of instruction will be extended to the end of the unexpired semester or quarter.

§ 249. Time Spent in Specialized or College Training Program, or as Cadet, Is Not Counted as Service.

In computing the time that he was in active service, for the purpose of qualifying for additional education or training, a veteran must exclude and not count as active service any period during which he was assigned for a course of education or training under the Army Specialized Training Program or the Navy College Training Program, if such course was a continuation of his civilian course, and if it was completed. If he did not complete the Army or Navy course, or if it was not a continuation of his civilian course, it is counted as part of his time of service. He cannot count as a part of his period of active service time spent as a cadet or midshipman at one of the service academies.

§ 250. Veteran's Work Must Be Satisfactory.

Government aid for education or training will not be continued unless the work of the veteran is satisfactory throughout the period, according to the regular standards of the institution that he is attending.

§ 251. Total Period of Aid Cannot Exceed Four Years.

In no event will the total period of education or training provided by the Government under this law exceed four years. No matter how long a veteran was in active service, he is never entitled to this aid for more than four years.

§ 252. How to Apply for Education or Training.

To apply for educational or training benefits and allowances under this law, a veteran should procure, fill out, and file Veterans' Administration Rehabilitation Form 1950. The Veterans' Administration will not reimburse a veteran who pays personally for tuition, fees, books, etc. The form may be obtained by writing or going to the nearest Veterans' Administration installation or office (see list, § 369, below). To this form the veteran must attach a certified copy of his dis-

charge or release from service. (See §§ 7, 8, above, for instructions on recording discharge and procuring certified copy thereof.) It will be noted on the form that it must be sworn to before a notary public, who must affix his seal. If the veteran was disabled in service and believes that he needs vocational rehabilitation, it is advisable for him to consult the nearest Veterans' Administration office before filling out this form.

§ 253. —Where to File Application.

This application may be filed, either by delivery in person or by mail, with either of the following agencies: (1) with the Regional Office (for list, see § 369, below) of the Veterans' Administration where the veteran's case file is already located; or (2) with the Regional Office in the state where the educational or training institution which he has selected is located; or (3) with the educational or training institution which he has selected (which is required to forward the application to the proper Regional Office).

§ 254. State Scholarships and Other State Benefits.

Some states offer scholarships and other educational aid to veterans and their children. For particulars, write to the Department of Education at the capital of your state.

VOCATIONAL REHABILITATION**§ 255. Nature and Purpose of This Aid.**

Eligible veterans are entitled to the vocational rehabilitation prescribed by the Administrator of Veterans' Affairs. The purpose of this training is to restore the earning power lost through a disability caused by service in the armed forces, to overcome the handicap due to that disability, and to fit the veteran for a job.

§ 256. Who Are Entitled to the Benefits.

Vocational rehabilitation benefits are given to any veteran, man or woman, who meets the following requirements: (1) The person must have been in active military or naval service at some

time after September 16, 1940, and during the present war; (2) he or she must have been discharged or released from active service under conditions other than dishonorable; (3) he or she must have a disability incurred in or aggravated by such service for which pension is payable through the Veterans' Administration, or would be but for the receipt of retirement pay; and (4) he or she must be in need of vocational rehabilitation.

§ 257. Time Limit for Training.

No course of training can last more than four years, and no training will be furnished beyond six years after the end of the present war.

§ 258. Place and Nature of Training.

Colleges and other educational institutions are being used for educational training, and established business and industrial concerns are called on for training on the job. Both kinds of training are furnished as near the veteran's home as possible. The selection of an occupation or vocation, on which the training is based, depends upon the education, experience, abilities, and the personal desires of each individual veteran.

§ 259. Choice between Vocational Rehabilitation and Education Benefits under Another Law.

An eligible veteran may choose between the vocational rehabilitation benefits under the foregoing provisions and the educational benefits provided by another law. In this connection, see 221, above.

§ 260. Expenses Paid.

The Veterans' Administration pays for the tuition, books, supplies, and other incidentals required for training in a school or other institution, and also for the equipment and supplies required for training on the job. The Administrator may permit the veteran to keep such books, supplies, and equipment if he completes his course.

§ 261. Support and Maintenance of Veterans during Training.

The veteran will receive payments for his maintenance during training, and for two months after he has been determined to be capable of employment. This is in the form of an increased pension. A single person will receive a pension of \$92 a month, a married person \$103.50 a month, with \$5.75 a month for each dependent child, and \$11.50 a month for each dependent parent.

§ 262. Payment by Employer during Training on the Job.

Veterans may be paid by their employers during training on the job. If the amount thus earned, when added to the increased pension, is more than the amount that the employer is paying to qualified employees on the job for which the veteran is training, the pension will be reduced to the extent of such excess. In other words, the veteran will not, during the training, be paid a pension that will make the total which he receives more than he would earn if regularly employed on the kind of job that he is training for. During training on the job, the employer is required to make monthly reports, under oath, to the Veterans' Administration, showing the amount paid by him to the veteran, directly or indirectly.

§ 263. Injury or Death during Training Period.

If the veteran suffers an injury or an aggravation thereof as a result of a course of rehabilitation training, which causes additional disability or death, benefits will be awarded in the same manner as if the disability or death were service-connected. See § 89, above.

§ 264. Loans.

The Administrator of Veterans' Affairs is authorized to advance loans, not exceeding \$100, to veterans commencing or undertaking rehabilitation training. The loans are to be repaid, without interest, by deductions from pensions or retirement pay.

§ 265. How to Obtain Vocational Training Benefits.

Ordinarily, a veteran entitled to vocational rehabilitation will be given an opportunity to secure it, without making special application. The filing of an application for pension (Form 526) will of itself start an inquiry to decide whether or not the veteran needs and is entitled to the training. If the need and eligibility are found to exist, the veteran will be advised that he or she may apply for the training. Persons who are discharged from the armed services because of disability are invited, at the time of discharge, to apply for pensions. This record will be forwarded to the proper Veterans' Administration field station, and there examined; and if it is found that the veteran is entitled thereto, he or she will be advised that applica-

tion may be made for the training. The training is handled through the field stations of the Veterans' Administration. Persons wishing to make inquiry on the subject should contact the nearest Regional Office of the Veterans' Administration, a list of which appears in § 369, below.

APPRENTICE TRAINING**§ 266. Generally.**

Many apprentice training programs are maintained in the United States, and most of them extend opportunities to returning veterans. Under this system, veterans are employed as apprentices and are paid as they learn a skilled trade. Information concerning these programs may be obtained from a U. S. Employment Service office or a Veterans' Administration facility.

PART XIII

LOANS; GOVERNMENT AID TO VETERANS IN BORROWING MONEY

GENERAL LOAN GUARANTY PROVISIONS
OF THE "G.I. BILL"

§ 267. Generally.

The Government, through the Administrator of Veterans' Affairs, will aid veterans in obtaining loans, by guaranteeing a portion thereof, for the purchase or construction of homes, farms and farm equipment, and business property and equipment. It is the policy of the Veterans' Administration to give all eligible veterans the full benefit of this law, and, within its limits, to enable veterans to secure the guaranty of loans with as little delay and difficulty as possible. The statute granting this benefit contains a provision that if Congress hereafter authorizes any allowance in the nature of adjusted compensation, the agency paying the same will first pay the balance of any loan obtained by a veteran under this Act. In other words, unless Congress decides to provide differently, the amount of any guaranteed loan will be deducted from the compensation allowance.

§ 268. Who Is Entitled to Loan Guaranty.

Any person, whether officer or enlisted man or woman, who has been in the active military or naval service of the United States at any time on or after September 16, 1940, and before the end of the present war, is eligible for the loan benefits under this law, if he was discharged or released under conditions other than dishonorable, and if he meets either of the two requirements specified by law: (1) He must either have been in active service for as much as 90 days (though all of this time need not have been served after September 16, 1940); or (2) he must have been discharged because of an injury or disability incurred in the service and in line of duty. It is not necessary that he meet both of these requirements. If he served for 90 days, he is entitled to the benefits, although he was not injured or disabled. And if he was dis-

charged because of injury or disability, it is not necessary that he should have served as long as 90 days.

§ 269. Who Makes the Loans.

Application for loans, guaranteed by the Administrator of Veterans' Affairs under this law, may be made to individuals, firms, associations, banks, or other corporations, or to Federal or state governmental agencies and corporations. See § 272, below, for directions for making application.

§ 270. Government Only Guarantees Part of Loan and Does Not Make Loan.

The Government does not lend money to veterans under this law. It merely guarantees or insures loans, and it guarantees only one half of such loans and never over \$2,000. In this way it makes it easier for veterans to procure loans.

§ 271. Veteran Must Meet Requirements of Lender.

The Government does not compel any person, bank, or institution to make a loan. The veteran must meet the credit requirements of the lender. However, the government guaranty will enable many veterans to obtain adequate loans, who would otherwise be unable to do so.

§ 272. How to Apply for Loan.

The banks and other financial institutions which make loans under this law will ordinarily attend to the details of making the application for the loan and for the government guaranty. The first step in obtaining the guaranty of a loan is to consult the person or concern from whom the veteran plans to borrow the money. Lenders in nearly all communities will have the necessary application forms and the information

which the veteran will desire. In some cities there are associations of lending institutions which take care of these matters through a central office. The veteran may also consult the nearest representative of the Veterans' Administration (see list, § 369, below). If no Veterans' Administration office is conveniently located, the veteran may write to the Veterans' Administration office serving his state, or to the Veterans' Administration, Washington 25, D. C., and get detailed information.

The veteran first executes a form called a "Certification of Eligibility", in which he gives a summary of his service record, the amount of the loan, and the purposes for which it is to be used, and this is countersigned and submitted to the Veterans' Administration by the lender. This form is completed by the Veterans' Administration with a certification that the veteran is eligible and that the requested amount of guaranty credit has been reserved for the loan. It names an appraiser to value the property, and informs the lender where to submit an application for guaranty. The lender and the veteran then complete the "Application or Guaranty", and submit it, together with the normal credit information. This is checked, and, if the requirements of the law are met, the Veterans' Administration issues a guaranty in the form of a "Loan Guaranty Certificate".

§ 273. Time for Application for Loan.

An eligible veteran may apply for government aid in obtaining a loan under this law at any time within two years after his separation from the armed forces or two years after the end of the war, whichever is the later date. The application cannot be made more than five years after the end of the war, no matter when the veteran is discharged.

§ 274. Limit of Amount Guaranteed by Government.

The Government will not guarantee more than one half of any loan or loans under this law, and the total amount guaranteed for any veteran must not exceed \$2,000. For example, if a veteran gets an approved loan of \$4,000, the

Government guarantees one half of it, \$2,000, and the credit or security of the veteran himself must stand good for the balance. If he borrows only \$1,000 under this law, the Government still only guarantees one half of it, or \$500.

§ 275. The Limit Applies Only to Government's Guaranty.

If a veteran has the credit or security to do so, he can borrow over \$4,000, or any sum whatever, but the Government's guaranty is still limited to \$2,000. For example, if he gets a loan of \$10,000 from a bank, the Government (if it approves the loan) will guarantee \$2,000 of it and no more.

§ 276. Second Loans.

Where some other Federal agency has made, approved, guaranteed, or insured a loan to a veteran, and the veteran needs a second loan to cover or apply on the remainder of the cost of property, the Administrator of Veterans' Affairs may guarantee the full amount of the second loan. But the total amount which may be guaranteed shall not exceed \$2,000, and the second loan must not exceed 20% of the purchase price, and the rate of interest on it must not exceed that on the principal loan by more than 1%.

§ 277. Loan Must Be Practicable.

The Administrator of Veterans' Affairs will not guarantee any part of a loan unless he finds that the loan is practicable.

§ 278. Conditions of Loan Must Be Approved by Government.

The Administrator of Veterans' Affairs must approve the terms and conditions for the payment of loans guaranteed by the Government.

§ 279. Rate of Interest.

The rate of interest on loans guaranteed under this law must not exceed 4% per annum.

§ 280. Limit of Term of Loan.

Loans guaranteed under this law must be payable in full within 20 years.

§ 281. Payment of Interest for First Year by Government.

The interest for the first year on that part of the loan guaranteed by the Government will be paid by the Administrator of Veterans' Affairs.

§ 282. No Security Required by the Government.

The Government will require no security for its guaranty of a loan, except its right to be subrogated to the lien rights of the lender. This means that if the Government is required to pay any part of the loan, it will step into the shoes of the lender to that extent, and will have any lien rights against the veteran that the lender would have had if the Government had not made the payment.

§ 283. Notice to Administrator before Foreclosure.

The Administrator of Veterans' Affairs will require the veteran and the lender to agree that, before beginning proceedings to foreclose the mortgage securing a loan, the Administrator will be given at least thirty days' notice and an option to bid in the property on foreclosure, or to refinance the loan.

§ 284. Liability of Government Varies as Loan Is Paid or Increased.

The liability of the Government, under its guaranty, will decrease pro rata as payments are made on the loan, and will increase pro rata with any increase of the unpaid portion of the debt.

LOANS FOR PURCHASE OR CONSTRUCTION OF HOMES**§ 285. Generally.**

The Administrator of Veterans' Affairs may guarantee a loan, within the limit fixed by this law (see § 274, above), if he is convinced that the borrowed money will be used for purchasing

or constructing a residence to be occupied by the veteran as a home. The money may be used either to buy residential property or to build a dwelling on an unimproved lot owned by the veteran. However, the requirements set forth in the following sections must be satisfied.

§ 286. Terms Must Be within Veteran's Means.

The terms of payment in any mortgage for the purchase price or construction cost of a home must be in proper relation or proportion to the veteran's present and expected income and expenses. The payments on the mortgage must not be beyond his ability.

§ 287. Suitability of Property.

The nature and condition of the property must be such as to make it suitable for dwelling purposes.

§ 288. Price Must Be Reasonable.

The purchase price or construction cost, including the value of the lot, must not exceed the reasonable value of the property.

§ 289. Loans for Repairs or Improvements.

The Administrator of Veterans' Affairs may guarantee, within the limit fixed by this law (see § 274, above), a loan to be used by a veteran for the purpose of making repairs, alterations, or improvements in a home owned and occupied by the veteran.

§ 290. Loans to Pay Debts or Taxes against Home.

A veteran may procure the guaranty of a loan under the law for the purpose of paying past-due debts, taxes, or special assessments on a home owned and occupied by him.

§ 291. Insurance of Mortgage.

The existence of a loan guaranteed under this statute, or of a secondary lien upon property securing such loan, does not of itself render any first mortgage ineligible for insurance under the National Housing Act.

LOANS FOR PURCHASE OR IMPROVEMENT OF FARM PROPERTY

§ 292. Generally.

A loan may be guaranteed, within the limit fixed by this law (see § 274, above), if the borrowed money is to be used in purchasing land, buildings, livestock, equipment, machinery, or implements, or in repairing, altering, or improving buildings or equipment, if such property is to be used by the veteran in good-faith farming operations carried on by him. He must, however, meet the requirements stated in the following sections.

§ 293. Property Must Be Suitable and Necessary.

It must appear that the property to be purchased will be useful for the purpose and that it is reasonably necessary for efficient farming. For example, loans may be obtained under this law for the purpose of buying an automobile or truck, only if the vehicle is to be used in the conduct of a farming operation, and is necessary for that purpose.

§ 294. Prospects of Success Must Be Good.

The Administrator of Veterans' Affairs must be satisfied that the ability and experience of the veteran, and the nature of the proposed farming operations, are such that there is a reasonable likelihood that the operations will be successful.

§ 295. Price Must Be Reasonable.

The price paid or to be paid for the property must not exceed its reasonable normal value.

§ 296. Benefits under Bankhead-Jones Farm Tenant Act.

A veteran who is eligible for the benefits of this law, and who is found by the Secretary of Agriculture, by reason of ability, experience, and training, to be likely to carry out the terms of a loan under the Bankhead-Jones Farm Tenant Act, is eligible for the benefits of that Act to the same extent as if he were a farm tenant. Loans are made under this law for the purchase of

farms, livestock, farm equipment, supplies, and other farm needs. Information concerning loans under this Act may be obtained by writing to the Department of Agriculture, Washington, D. C., or from the County Committee appointed under this Act, or by consulting the local farm agent.

§ 297. Farm Security Administration Loan.

Many veterans will be eligible for loans through the Farm Security Administration. This agency operates in all states and maintains local offices in farming counties. There are two types of FSA loans. Short-term loans, repayable in from one to five years, bearing interest at 5%, are made to persons unable to obtain credit at reasonable rates and on reasonable terms from other sources, for the purpose of buying seed, feed, fertilizer, tools, farm machinery, and livestock. These loans usually range from \$100 to \$1,500, and never exceed \$2,500. The other type of loan is the 40-year loan for the purchase of farms. These long-term loans bear interest at 3% and cannot exceed \$12,000. They are intended primarily to give tenant farmers, sharecroppers, and farm laborers, who are experienced farmers and are known to be diligent, opportunities to become owners of farms. Information concerning this type of loan may be secured from the Farm Security Administration, Washington 25, D. C.

LOANS FOR PURCHASE OF BUSINESS PROPERTY

§ 298. Generally.

The Administrator of Veterans' Affairs may guarantee a loan, within the limits fixed by the "G.I. Bill" (see § 274, above), to be used by an eligible veteran in purchasing any business, land, buildings, supplies, equipment, machinery, or tools, to be used by the veteran in a gainful occupation (other than farming) in good faith.

§ 299. Usefulness and Necessity of the Property.

The property purchased under the foregoing provisions must be useful in and reasonably necessary for the efficient and successful pursuit of

the occupation. Loans can be obtained under this law for the purpose of buying property and equipment (for instance, an automobile), only if it is to be used in the conduct of a business or occupation.

§ 300. Prospects of Success Must Be Good.

In order to get a guaranty of a business loan, the Administrator of Veterans' Affairs must be satisfied that there is a reasonable likelihood that the veteran will be successful in the occupation.

§ 301. Price Must Be Reasonable.

The price paid by the veteran for the property must not exceed the reasonable normal value thereof.

§ 302. R.F.C. Loan to Re-establish Business.

Many persons found it necessary to abandon their businesses upon entry into the armed services. Such persons may be able to get loans to re-establish such businesses or to start similar ones, through the small-business loan program of the Reconstruction Finance Corporation. To get such a loan, a veteran, like anyone else, must have had some prior business experience, and must himself have some capital to put up. Applications for such loans are made through a bank or other financial institution, or directly to the Reconstruction Finance Corporation through its loan agencies.

PART XIV

LIFE INSURANCE

NATIONAL SERVICE LIFE INSURANCE

§ 303. Introductory Remarks.

All persons entering the armed forces of the United States since 1940 have been given the opportunity to apply for Government life insurance, under the National Service Life Insurance Act, in amounts of from \$1,000 up to \$10,000. A large proportion of service men and women did so. But the insurance was not (with the exceptions noted in §§ 343-345, below) "automatic", and in order to have it, the person must ordinarily have applied for it. Upon the death of a serviceman or veteran, unless it is known that he had such insurance, or it is positively known that he did not have any, his family should write to the Veterans' Administration, Washington 25, D. C., giving the name and other information concerning the veteran or serviceman (see § 350, below), to make sure whether or not the person carried such insurance.

§ 304. Insurance May Be, and Usually Should Be, Continued after Discharge.

All persons honorably discharged from the military or naval service have the right to continue their National Service Life Insurance by continuing to pay the premiums on it. Most veterans should do so. This insurance is very valuable. The rates are low and the policy is broad and is without "weasel words" limiting its coverage. It contains no restrictions on the occupation of the insured or on his mode of travel. It pays off for death in the most hazardous of occupations—war. This insurance is especially valuable to those who are physically injured or whose health is impaired, as they may be unable to obtain commercial life insurance. This insurance may be continued and converted (see § 306, below), without any medical examination. The requirements as to the payment of premiums

after discharge are discussed in §§ 317, 318, below.

§ 305. Amount of Insurance May Be Reduced.

If the insured does not wish to keep the whole amount of his life insurance, he may have it reduced. The reduced amount continued in effect must be a multiple of \$500 and must not be less than \$1,000. For example, it may be \$1,500, \$2,000, \$2,500, etc. Where a reduction in the amount of insurance is desired, application should be made by letter addressed to the Veterans' Administration, Washington 25, D. C., signed by the insured and stating the exact amount of insurance to be continued in force.

If the insured wishes to change the beneficiary or beneficiaries (as to which, see § 331, below), he should notify the Veterans' Administration in writing of the new beneficiary. With this letter he should send a payment in the form of a check or money order, payable to the Treasurer of the United States, in an amount sufficient to cover the first monthly, quarterly, semiannual, or annual premium on the reduced amount of insurance, without awaiting a formal notice from the Veterans' Administration of the amount of premium on the reduced insurance, in order to avoid the possibility of lapse.

§ 306. Changing Type or Plan of Insurance; Conversion to Permanent Insurance.

National Service Life Insurance is issued originally as five-year term insurance and expires at the end of the five-year term unless, during that period, it has been put on a permanent basis by "conversion" into another type or plan of insurance, or unless Congress extends the period for conversion, as it will probably do. The insured is given the right to convert the term policy at any time after the first year of the pol-

icy and while it is in force, and before the end of the five-year period. This conversion is made upon application, as described in § 309, below, without medical examination. The conversion may be made for the full amount of the veteran's policy or for a reduced amount of not less than \$1,000, in multiples of \$500 (see § 305, above).

§ 307. —Why Conversion Is Advisable.

The original insurance is only a term policy, lasting for five years, and is intended primarily to protect the family and dependents of the serviceman while he is in service. This type of insurance is cheap, and it serves its special purpose well. But it has its limitations and disadvantages. As usual, the purchaser gets only what he pays for. Unless the insured converts the policy into permanent insurance, it ceases, at the end of the five-year term, or at the end of the term as extended by Congress, to have any value or to afford any protection. It simply expires.

Also, like other term insurance policies, this one has no cash or loan value, until it is converted. On the other hand, where the term insurance is converted, the insured and his beneficiaries are protected for life, if he pays all the premiums as they become due. The premiums are higher after the insurance is converted, just as any commercial 20-payment or 30-payment or ordinary life insurance costs more than term insurance. But here again he gets what he pays for. The extended insurance is permanent; it has a cash and loan value, a paid-up insurance value, and an extended insurance value. For many persons who are suffering from physical disability or impairment of health this will be the only means of procuring life insurance.

§ 308. —When to Convert.

The insured may convert his original insurance, while it is in force, at any time after the first year, and he must do so before the end of the five-year period for which the original insurance runs, unless Congress extends the period. As the premium payments on the original five-year policy are lower, and as it affords the same

protection (except as to cash and loan value and other investment features), it is ordinarily advisable to wait until the five-year period is nearing its end, or until the veteran has become financially readjusted to civilian life, before converting. However, he should never delay conversion until the five-year period has expired, for it is then too late.

It is probable that the five-year period will be extended by Congress in the near future, possibly before the ink is dry on this book. Hence a veteran or his beneficiary should ascertain whether or not such an extension has been granted, before assuming that a term policy has expired or become worthless merely because no conversion was made within the five-year period. Such a policy should not be discarded without an investigation.

§ 309. —How to Convert.

In order to convert the original five-year term insurance into permanent insurance, the insured must send his application therefor to the Veterans' Administration, Washington 25, D. C., within the five-year period, or within such period as may hereafter be fixed by Congress. He should use Veterans' Administration Form No. 358, which he may obtain from any office or facility of the Veterans' Administration (for list see § 369, below), or usually from the veterans' organizations and other agencies which give aid and advice to veterans. He should specify which of the permanent insurance plans he wishes to take (see § 310, below), ordinary life, 20-payment life or 30-payment life. He should also give his (the insured's) full name, first, middle, and last; his insurance policy or certificate number; his service serial number or numbers; his complete present address. If his policy or certificate number is not known, he should also furnish his rank, rating, or grade, and the organization with which he was connected at the time of the original application for insurance, the date of his separation from service, and the date of his birth. As indicated above, the application for conversion, and all correspondence concerning it, should be sent to the Veterans' Administration, Washington 25, D. C.

§ 310. —Choice of Plans of Converted Insurance.

In converting the original term insurance to permanent life insurance, the insured is given the choice of taking ordinary life insurance, 20-payment life insurance, or 30-payment life insurance. Which he should select depends largely on the circumstances and needs of himself and his dependents. If he has difficulty in deciding, he can get advice at some commercial life insurance agency or from some other person familiar with such matters.

Briefly, it may be stated that the **Ordinary Life Policy** provides the maximum amount of permanent protection for the lowest premium payment each year, but the premiums are payable throughout the lifetime of the insured. The **20-Payment Life Policy** requires the payment of premiums for 20 years, and at the end of that period premium payments stop, and the insurance continues in force for the rest of the insured's lifetime. The **30-Payment Life Policy** provides for the payment of premiums for 30 years, and at the end of that period the premium payments cease, and the insurance continues in force for the rest of the insured's lifetime. The insured may, subject to the Government regulations, have the converted policy made effective as of the date that any current premium becomes due on the original term policy, or as of the date any prior premium became due thereon, or he may have the converted policy made effective as of the same date on which the original term insurance became effective. The converted policy will be issued at the premium rate for the age of the insured on the effective date of the policy.

§ 311. Premium Rates.

The amount of the premiums on the converted insurance depends upon the age of the insured when the new policy becomes effective. The rate is based on the age of the insured on his birthday nearest the effective date of the new policy. These rates are low in comparison with commercial life insurance rates on the same types of insurance, since the Government derives no profit whatever from the administration of insurance funds, and the premium rates do not cover the additional expenses borne by the Government in administering this law and in taking care of the premiums of servicemen in certain cases of disability.

§ 312. Tables of Premium Rates.

The following four tables, which were prepared by the Veterans' Administration, show the amounts of premiums payable on each \$1,000 of insurance, at different insuring ages of the insured, for the original five-year term insurance (first table) and for each of the three plans of insurance available to the insured upon conversion of the original term insurance to permanent insurance. The amounts of the premiums are shown on \$1,000 of insurance. In using these tables, each of the amounts therein should be multiplied by the number of thousand dollars that the insured has of insurance. For example, in order to figure the premium on a \$5,000 policy, the monthly, quarterly, semiannual, or annual rates shown by the amount in the table opposite the age of the insured at the effective date of the policy should be multiplied by 5. To find the premium on a policy for \$2,500, the amount shown in the table should be multiplied by $2\frac{1}{2}$.

§ 313. Premium Rates on National Service Life Insurance.

5-YEAR LEVEL PREMIUM TERM

Insuring age at effective date of policy	Premium per \$1,000 insurance			
	Monthly	Quarterly	Semi-annual	Annual
15	\$0.63	\$1.89	\$3.76	\$7.46
16 .....	.64	1.92	3.82	7.58
17 .....	.64	1.92	3.82	7.58
18 .....	.64	1.92	3.82	7.58
19 .....	.65	1.95	3.88	7.70
20 .....	.65	1.95	3.88	7.70
21 .....	.65	1.95	3.88	7.70
22 .....	.66	1.98	3.94	7.81
23 .....	.66	1.98	3.94	7.81
24 .....	.67	2.01	4.00	7.93
25 .....	.67	2.01	4.00	7.93
26 .....	.68	2.03	4.05	8.05
27 .....	.69	2.06	4.11	8.17
28 .....	.69	2.06	4.11	8.17
29 .....	.70	2.09	4.17	8.29
30 .....	.71	2.12	4.23	8.41
31 .....	.72	2.15	4.29	8.52
32 .....	.73	2.18	4.35	8.64
33 .....	.74	2.21	4.41	8.76
34 .....	.75	2.24	4.47	8.88
35 .....	.76	2.27	4.53	9.00
36 .....	.77	2.30	4.59	9.12
37 .....	.79	2.36	4.71	9.35
38 .....	.81	2.42	4.83	9.59
39 .....	.83	2.48	4.95	9.83
40 .....	.85	2.54	5.07	10.06
41 .....	.87	2.60	5.19	10.30
42 .....	.89	2.66	5.31	10.54
43 .....	.92	2.75	5.49	10.89
44 .....	.95	2.84	5.67	11.25
45 .....	.99	2.96	5.90	11.72
46	1.03	3.08	6.14	12.19
47	1.08	3.23	6.44	12.79
48	1.14	3.41	6.80	13.50
49	1.20	3.59	7.16	14.21
50	1.27	3.80	7.57	15.04
51	1.35	4.04	8.05	15.98
52	1.44	4.31	8.59	17.05
53	1.54	4.61	9.18	18.23
54	1.65	4.94	9.84	19.53
55	1.77	5.30	10.55	20.95
56	1.90	5.69	11.33	22.49
57	2.05	6.13	12.22	24.27
58	2.21	6.61	13.18	26.16
59	2.40	7.18	14.31	28.41
60	2.60	7.78	15.50	30.78
61	2.82	8.44	16.82	33.39
62	3.07	9.19	18.31	36.35
63	3.34	10.00	19.92	39.54
64	3.64	10.89	21.71	43.09
65	3.97	11.88	23.67	47.00
66	4.34	12.99	25.88	51.38
67	4.74	14.19	28.27	56.12
68	5.18	15.50	30.89	61.33
69	5.66	16.94	33.75	67.01
70	6.18	18.49	36.85	73.16

§ 314. Premium Rates on National Service Life Insurance.

ORDINARY LIFE

Insuring age at effective date of policy	Premium per \$1,000 insurance			
	Monthly	Quarterly	Semi-annual	Annual
15	\$1.11	\$3.32	\$6.62	\$13.14
16	1.13	3.38	6.74	13.38
17	1.15	3.44	6.86	13.61
18	1.18	3.53	7.04	13.97
19	1.20	3.59	7.16	14.21
20	1.23	3.68	7.33	14.56
21	1.25	3.74	7.45	14.80
22	1.28	3.83	7.63	15.15
23	1.31	3.92	7.81	15.51
24	1.34	4.01	7.99	15.86
25	1.37	4.10	8.17	16.22
26	1.41	4.22	8.41	16.69
27	1.44	4.31	8.59	17.05
28	1.48	4.43	8.83	17.52
29	1.52	4.55	9.06	18.00
30	1.56	4.67	9.30	18.47
31	1.60	4.79	9.54	18.94
32	1.65	4.94	9.84	19.53
33	1.69	5.06	10.08	20.01
34	1.75	5.24	10.44	20.72
35	1.80	5.39	10.73	21.31
36	1.85	5.54	11.03	21.90
37	1.91	5.72	11.39	22.61
38	1.98	5.93	11.81	23.44
39	2.04	6.10	12.16	24.15
40	2.12	6.34	12.64	25.10
41	2.19	6.55	13.06	25.93
42	2.27	6.79	13.54	26.87
43	2.36	7.06	14.07	27.94
44	2.45	7.33	14.61	29.01
45	2.54	7.60	15.15	30.07
46	2.64	7.90	15.74	31.25
47	2.75	8.23	16.40	32.56
48	2.87	8.59	17.11	33.98
49	2.99	8.95	17.83	35.40
50	3.12	9.34	18.61	36.94
51	3.27	9.79	19.50	38.71
52	3.42	10.23	20.39	40.49
53	3.58	10.71	21.35	42.38
54	3.75	11.22	22.36	44.40
55	3.93	11.76	23.44	46.53
56	4.13	12.36	24.63	48.89
57	4.34	12.99	25.88	51.38
58	4.56	13.65	27.19	53.99
59	4.80	14.36	28.62	56.83
60	5.06	15.14	30.17	59.91
61	5.34	15.98	31.84	63.22
62	5.63	16.85	33.57	66.65
63	5.95	17.81	35.48	70.44
64	6.30	18.85	37.57	74.59
65	6.67	19.96	39.77	78.97
66	7.07	21.16	42.16	83.70
67	7.49	22.41	44.66	88.67
68	7.95	23.79	47.41	94.12
69	8.45	25.29	50.39	100.04
70	8.99	26.90	53.61	106.43

§ 315. Premium Rates on National Service Life Insurance.

20-PAYMENT LIFE

Insuring age at effective date of policy	Premium per \$1,000 insurance			
	Monthly	Quarterly	Semi- annual	Annual
15	\$1.83	\$5.48	\$10.91	\$21.67
16	1.85	5.54	11.03	21.90
17	1.88	5.63	11.21	22.26
18	1.91	5.72	11.39	22.61
19	1.93	5.78	11.51	22.85
20	1.96	5.87	11.69	23.20
21	1.99	5.96	11.87	23.56
22	2.02	6.05	12.05	23.91
23	2.05	6.13	12.22	24.27
24	2.08	6.22	12.40	24.63
25	2.12	6.34	12.64	25.10
26	2.15	6.43	12.82	25.45
27	2.19	6.55	13.06	25.93
28	2.23	6.67	13.30	26.40
29	2.27	6.79	13.54	26.87
30	2.31	6.91	13.78	27.35
31	2.35	7.03	14.01	27.82
32	2.39	7.15	14.25	28.30
33	2.44	7.30	14.55	28.89
34	2.49	7.45	14.85	29.48
35	2.53	7.57	15.09	29.95
36	2.59	7.75	15.44	30.66
37	2.64	7.90	15.74	31.25
38	2.70	8.08	16.10	31.97
39	2.76	8.26	16.46	32.68
40	2.82	8.44	16.82	33.39
41	2.88	8.62	17.17	34.10
42	2.95	8.83	17.59	34.92
43	3.02	9.04	18.01	35.75
44	3.10	9.28	18.49	36.70
45	3.18	9.52	18.96	37.65
46	3.27	9.79	19.50	38.71
47	3.36	10.06	20.04	39.78
48	3.46	10.35	20.63	40.96
49	3.56	10.65	21.23	42.15
50	3.67	10.98	21.88	43.45
51	3.79	11.34	22.60	44.87
52	3.91	11.70	23.32	46.29
53	4.05	12.12	24.15	47.95
54	4.20	12.57	25.05	49.72
55	4.35	13.02	25.94	51.50
56	4.52	13.53	26.95	53.51
57	4.70	14.07	28.03	55.64
58	4.89	14.63	29.16	57.89
59	5.10	15.26	30.41	60.38
60	5.33	15.95	31.78	63.10
61	5.58	16.70	33.27	66.06
62	5.84	17.48	34.83	69.14
63	6.13	18.34	36.55	72.57
64	6.45	19.30	38.46	76.36
65	6.79	20.32	40.49	80.39
66	7.16	21.43	42.70	84.77
67	7.57	22.65	45.14	89.62
68	8.01	23.97	47.77	94.83
69	8.49	25.41	50.63	100.51
70	9.01	26.96	53.73	106.67

§ 316. Premium Rates on National Service Life Insurance.

30-PAYMENT LIFE

Insuring age at effective date of policy	Premium per \$1,000 insurance			
	Monthly	Quarterly	Semi- annual	Annual
15	\$1.43	\$4.28	\$8.53	\$16.93
16	1.45	4.34	8.65	17.17
17	1.47	4.40	8.77	17.40
18	1.49	4.46	8.89	17.64
19	1.52	4.55	9.06	18.00
20	1.54	4.61	9.18	18.23
21	1.56	4.67	9.30	18.47
22	1.59	4.76	9.48	18.82
23	1.61	4.82	9.60	19.06
24	1.64	4.91	9.78	19.42
25	1.67	5.00	9.96	19.77
26	1.70	5.09	10.14	20.13
27	1.73	5.18	10.32	20.48
28	1.76	5.27	10.50	20.84
29	1.79	5.36	10.67	21.19
30	1.83	5.48	10.91	21.67
31	1.87	5.60	11.15	22.14
32	1.90	5.69	11.33	22.49
33	1.95	5.84	11.63	23.09
34	1.99	5.96	11.87	23.56
35	2.03	6.08	12.11	24.03
36	2.08	6.22	12.40	24.63
37	2.13	6.37	12.70	25.22
38	2.18	6.52	13.00	25.81
39	2.24	6.70	13.36	26.52
40	2.30	6.88	13.72	27.23
41	2.37	7.09	14.13	28.06
42	2.43	7.27	14.49	28.77
43	2.51	7.51	14.97	29.72
44	2.59	7.75	15.44	30.66
45	2.67	7.99	15.92	31.61
46	2.76	8.26	16.46	32.68
47	2.86	8.56	17.05	33.86
48	2.96	8.86	17.65	35.04
49	3.08	9.22	18.37	36.46
50	3.20	9.58	19.08	37.88
51	3.33	9.97	19.86	39.42
52	3.47	10.38	20.69	41.08
53	3.62	10.83	21.59	42.86
54	3.78	11.31	22.54	44.75
55	3.96	11.85	23.61	46.88
56	4.15	12.42	24.75	49.13
57	4.35	13.02	25.94	51.50
58	4.57	13.68	27.25	54.10
59	4.81	14.39	28.68	56.95
60	5.06	15.14	30.17	59.91
61	5.34	15.98	31.84	63.22
62	5.64	16.88	33.63	66.77
63	5.95	17.81	35.48	70.44
64	6.30	18.85	37.57	74.59
65	6.67	19.96	39.77	78.97

§ 317. Time and Manner of Paying Premiums.

Premiums on all policies under this law are due and payable monthly in advance, with a grace period of 31 days from the due date. The due date is the same date in the month as that on which the insurance became effective, which is the date stated in the policy or certificate issued to the insured. These payments should be made on time as they become due, regardless of whether or not premium notices are received from the Veterans' Administration. Payments of premiums may be made monthly, quarterly, semiannually, or annually. Some saving is made by paying annually, or on some basis other than monthly. The method of paying premiums may be changed at any time on notice in writing to the Veterans' Administration, Washington 25, D. C., or upon payment of the correct premium required under the new mode of payment selected.

All payments should be made in the form of a check or money order payable to the Treasurer of the United States, and sent to the Collections Subdivision, Veterans' Administration, Washington 25, D. C. Cash or currency is sent at the sender's risk. Unless a premium notice from the Veterans' Administration is enclosed with the premium payment, the insured should send with the payment his full name, the number of the insurance policy or certificate, the insured's service serial number, and his complete present address, or the other information referred to in § 350, below.

§ 318. —First Premium after Discharge.

After discharge, the insured should send to the Veterans' Administration, at the address and in the manner indicated in § 317, above, within 31 days from the end of the period for which premiums were last paid, a payment of the amount of premiums formerly paid by direct remittance or by allotment from service pay. Ordinarily, the first premium after discharge is payable during the month following discharge. The payments thereafter should be made in the manner stated in § 317, above. In making the first premium payment after discharge, it is ad-

visable to write a letter similar to the sample copy given below, or at least containing the information indicated in it.

§ 319. Sample Copy of Letter to Accompany First Premium Remittance after Separation from Active Service.

Collections Subdivision,
 Veterans' Administration, (Date)
 Washington 25, D. C.
 Enclosed is remittance in the amount of \$..... in
 payment of the premium due on National Service Life
 Insurance,
 (Policy or certificate number or numbers, if known)
 on the life of
 (Print the insured's first name, middle name,
 and last name, in full)

 (Service serial number) (Date of discharge)
 Please send future communications and premium notices
 to the insured at the following address:

 (Number and street) (City, town, or post office) (State)

 (Signature of insured)

§ 320. Payment of Premiums by Deductions from Pension or Emergency Officers' Retirement Pay.

The insured may authorize the monthly deduction of premiums from any disability compensation, emergency officers' retirement pay, or pension that has been awarded him under any laws administered by the Veterans' Administration. Insurance Form No. 887 should be used for this purpose, and should be sent to the Veterans' Administration, Washington 25, D. C.

§ 321. Waiver of Payment of Premiums on Account of Disability.

Payment of premiums is waived (that is, such payments are not required) during the continuous total disability of the insured which continues or has continued for six or more consecutive months, if such disability began after the date of his application for insurance and while the insurance was in force under premium-paying conditions, and before the insured's 60th birthday. "Total disability" means any impairment of mind or body which continuously makes it impossible for the insured to follow any sub-

stantially gainful occupation. The waiver of premiums may be made effective beginning with the monthly premiums due on or next after the date when such disability commenced, and the waiver will continue, relieving the insured of the necessity of paying premiums, as long as the total disability continues. The face amount of the policy and the benefits payable under it will not be decreased by reason of the waiver of any premiums under this provision, and the amount of the premiums so waived will not be deducted from the settlement.

§ 322. —How to Secure Waiver of Premiums during Disability.

The waiver of premiums or the excuse from paying premiums, because of total disability, discussed in § 321, above, is not automatic, but must be applied for by the insured to the Veterans' Administration. No monthly premium will be waived where its due date is more than one year before the date when the Veterans' Administration receives the application for waiver. However, this period may be extended if it is shown that the failure to make the application for waiver in time was due to circumstances beyond the control of the insured.

In order to avoid the possibility of lapse of the insurance, the insured should continue to pay premiums as they become due until he receives notice from the Veterans' Administration that he is entitled to the waiver of premiums. Any premium paid to cover a period during which a waiver is effective will be refunded. It is advisable that the application for waiver of premiums be filed immediately following six months of continuous total disability. The application should be made on insurance Form No. 357, and it should be filed with the Veterans' Administration, Washington 25, D. C.

§ 323. —Right of Beneficiary Where Insured Dies without Securing Waiver

Where the failure of the insured to get a waiver of premiums on account of total disability, according to the foregoing section, was due solely to the fact that he died before his

disability had continued for as long as six months, and where this is proved to the Administrator of Veterans' Affairs within one year after the death of the insured or one year after September 30, 1944, whichever is the later (longer periods are allowed minors and insane persons), the insurance will be deemed to be in force at the date of his death, and the unpaid premiums then become a lien against the proceeds of the insurance.

If the insured dies without filing such application for waiver, the beneficiary, within one year after such death or one year after September 30, 1944, whichever is the later (longer periods are allowed minors and insane persons), may file application for waiver, together with evidence of the insured's right to the waiver. This latter provision covers the case where the disability of the insured had continued for six months or more and he would have been entitled to a waiver, but where he died without filing application for the waiver. In this case, no deductions are made from the insurance benefits on account of the waiver of premiums, and the waived premiums are not made up by any increase of future premiums. The application and proof required by this provision should be sent to the Veterans' Administration, Washington 25, D. C., with the proper identification of the policy and of the insured (see § 350, below).

§ 324. Default or Failure to Pay Premiums; Reinstatement.

A failure to pay any premium before the expiration of the grace period of 31 days after the due date of the premium will cause the insurance to lapse, unless such failure was due to some circumstance described in § 325, below. Where a policy lapses, it ceases to be of any value and its protection comes to an end, unless the insured secures a reinstatement (see § 326, below).

§ 325. —Default Excused in Certain Cases.

A failure to pay premiums or the failure to make deductions for premiums will not prevent the payment of insurance benefits, if the failure was in any way due to the fault of the Service Department's procedure for authorizing deduc-

tions of premiums from service pay, or want of proper instructions as to the requirements of such procedure. Premiums due on such insurance will be deducted from the proceeds. The payment of premiums is also excused in certain cases during total disability of the insured (see §§ 321-323, above).

§ 326. Reinstatement or Revival of Insurance after Lapse.

National Service Life Insurance which has lapsed, either before or after discharge, may be reinstated at any time after separation from active service, upon application signed by the applicant and upon payment of all premiums past due, with interest from the dates they were due at 5% compounded annually, and the payment or reinstatement of any indebtedness against the insurance, provided the applicant is in the required state of health (see § 327, below), and furnishes evidence thereof at the time of the application for reinstatement. In the case of the five-year term insurance (the kind originally issued), the application, evidence of insurability, and payment of premiums and interest must be made before the expiration of the five-year term. Where a permanent plan policy is in force under the "extended insurance" features thereof, the policy may be reinstated without any statement or evidence of health, if the application, etc., are filed not less than five years before the date the extended insurance would expire.

Applications for reinstatement after the lapse of insurance, together with payment of premiums in arrears and evidence of health, should be filed with the Veterans' Administration, Washington 25, D. C. The forms to be used in certain cases are referred to in § 327, below, in connection with evidence of health.

§ 327. —Health Requirement for Reinstatement.

If the application for reinstatement after lapse was made on or before August 31, 1944, or is made within six months after the date of separation from active service, whichever is later, the insurance may be reinstated if the applicant is in as good health on the date of application as

he was on the due date of the first premium in default, and if he furnishes satisfactory evidence of health, as described below. But reinstatements under this provision are restricted to applications made not later than six months after the end of the present war. If the application for reinstatement is made at any time within six months after the due date of the first premium in default, the insurance may be reinstated, if the applicant is in as good health on the date of application as he was on the due date of the first premium in default and furnishes satisfactory evidence thereof.

In either of the two foregoing cases, the applicant's own statements of health are usually accepted as proof of insurability, although a physical examination may be required in certain cases. Application for reinstatement under the above provisions should be made on insurance Form No. 353. Where the application for reinstatement is made (1) after August 31, 1944, and (2) after the expiration of three months after the due date of the first premium in default, and (3) either more than six months after the date of separation from active service or more than six months after the end of the present war, whichever is earlier, the applicant, in order to procure a reinstatement, must show that he is in good health on the date of application for reinstatement, and he must furnish satisfactory evidence in the form of a complete report of physical examination. In this case, he makes application for reinstatement on insurance Form No. 352.

The physical examination incident to reinstatement will be made free of charge at any Veterans' Administration facility or Regional Office, or by a physician of the United States Public Health Service. The examination may also be made, at the applicant's expense, by a physician designated by the Administrator of Veterans' Affairs to make such examinations. A list of these physicians will be furnished upon request addressed to the manager of the nearest Veterans' Administration field station or to the Director of Insurance, Veterans' Administration, Washington 25, D. C. The traveling expense incident to such examination must be paid by the applicant.

§ 328. —How to Calculate Amount of Premiums and Interest Due on Reinstatement.

The following method of calculating the amount of premiums and interest due on the reinstatement within one year after the date of lapse for nonpayment of premiums is offered by the Veterans' Administration. Interest at the rate of 5% per annum is charged on past-due premiums from the due date of each monthly premium to the due date of the premium due on or immediately before the date when the application for reinstatement is sent in. In calculating this interest, fractional portions of a premium month may be disregarded. The postmark date on the envelop in which the payment is mailed is accepted as the date of payment or tender.

The following table of factors shows how to calculate the premiums and interest due on reinstatement of insurance. It will be borne in mind that the "premium month" begins on the day of the month on which the insurance became effective.

2 months	2.0042	8 months	8.1167
3 months	3.0125	9 months	9.1500
4 months	4.0250	10 months	10.1875
5 months	5.0417	11 months	11.2292
6 months	6.0625	12 months	12.2750
7 months	7.0875		

The calculations of premiums and interest are as follows: Determine the number of monthly premiums due from the first premium in default to the premium for the current month, including both. From the above table of factors, select the factor corresponding to the number of monthly premiums due, and multiply the factor by the amount of one monthly premium. The result is the total amount of premiums and interest due in order to reinstate the policy. For example, if the first premium in default was due March 12, 1943, and payment is sent in May 19, 1943, and the monthly premium is \$12.30, we find that the number of months is three and that the factor in the above table is 3.0125. By multiplying the monthly premium by the factor, $\$12.30 \times 3.0125$, we get \$37.05, the total amount of premiums and interest due.

§ 329. —Reinstatement of Reduced Amount of Insurance.

In reinstating a policy which has lapsed, a veteran may have the amount of the insurance reduced, upon application therefor and payment of premiums and furnishing the evidence of insurability as required generally. See §§ 326–328, above. Where he so reduces the amount of the insurance, the past-due premiums which he must pay in order to get a reinstatement are figured on the reduced amount of insurance.

§ 330. Beneficiaries.

The insured has the right to name a beneficiary or beneficiaries of the insurance within the following classes: wife or husband, child (including an adopted child, stepchild, or illegitimate child), parent (including parent through adoption and persons who have stood in the place of parents to the insured at any time before his entry into service for a period of as much as one year), brother or sister (including those of the half blood) of the insured. In addition to the principal beneficiary or beneficiaries, the insured may name any person or persons within the permitted classes as contingent beneficiary or beneficiaries. The contingent beneficiary will get the monthly instalments of the insurance if the principal beneficiary does not survive so as to receive any instalment of insurance, and the contingent beneficiary will receive any remaining "instalments certain" if the principal beneficiary survives long enough to receive one or more monthly instalments but dies before all of the "instalments certain" have been paid.

§ 331. —Change of Beneficiary.

The insured may change the beneficiary or beneficiaries within the permitted classes of persons specified in § 330, above, at any time, without their knowledge or consent, by notice in writing signed by the insured and sent to the Veterans' Administration, Washington 25, D. C. Whenever it is practicable, such notice of change should be given on Form No. 336. A change of beneficiary may not be made by last will and testament, but an original designation of bene-

fiary, where none has been named before, may be made by will.

§ 332. Who Gets Insurance Where There Is No Named Beneficiary When the Insured Dies.

If no beneficiary is named by the insured, or if the designated beneficiary or beneficiaries (including contingent beneficiaries) do not survive so as to receive any instalment of the insurance, or die before the completion of payment of all monthly "instalments certain", the remaining instalments will be paid to the person or persons within the permitted classes of beneficiaries in the following order: (1) To the widow or widower of the insured, if living; (2) if no widow or widower, to the child or children of the insured (including adopted children), if living, in equal shares; (3) if no widow, widower, or child, then to the parent or parents of the insured who last bore that relationship, if living, in equal shares; (4) if no widow, widower, child, or parent, then to the brothers and sisters of the insured (including those of the half blood), if living, in equal shares.

Any reserve value of a converted policy, plus dividends, remaining after the payment of all instalments due all beneficiaries, will be paid to the estate of the insured. This applies where no beneficiary of the permitted class survives the insured, or where they all die before the monthly "instalments certain" are all paid.

§ 333. Death Benefits; Insurance Is Paid in Instalments.

National Service Life Insurance is payable upon the death of the insured while the insurance is in force, regardless of whether or not the death had any connection with military or naval service. The proceeds of the insurance are paid to the beneficiaries in equal monthly instalments in the following manner and amounts, and the proceeds are never paid in a lump sum. (1) If the beneficiary to whom payment is first made is under 30 years of age when the insured dies, payments are made in 240 equal monthly instalments at the rate of \$5.51 for each \$1,000 of insurance. (2) If such beneficiary is 30 years old or more when the insured

dies, payments are made in equal monthly instalments throughout the remaining lifetime of the beneficiary, and the payments will be made, in any event, for at least 120 months. The amount of these monthly instalments is determined by the age of the beneficiary at the date of the insured's death. Such age is determined as of the last birthday prior to or on the date of the insured's death. The table given below, prepared by the Veterans' Administration, shows the amounts of the monthly instalments, per \$1,000 of insurance, payable to beneficiaries under this plan of settlement. An optional third plan of settlement is described in § 335, below.

§ 334. Table of Monthly Instalments under Regular Plan of Settlement with Beneficiary 30 or More Years of Age.

Age of beneficiary at date of death of insured	Amount of each monthly instalment per \$1,000 of insurance	Age of beneficiary at date of death of insured	Amount of each monthly instalment per \$1,000 of insurance
30	\$3.97	58	\$6.49
31	4.01	59	6.65
32	4.06		
33	4.10	60	6.81
34	4.15	61	6.98
		62	7.15
35	4.20	63	7.32
36	4.26	64	7.50
37	4.31		
38	4.37	65	7.67
39	4.43	66	7.84
		67	8.02
40	4.50	68	8.19
41	4.57	69	8.35
42	4.64		
43	4.72	70	8.51
44	4.80	71	8.66
		72	8.80
45	4.89	73	8.94
46	4.98	74	9.06
47	5.08		
48	5.18	75	9.18
49	5.28	76	9.28
		77	9.37
50	5.39	78	9.44
51	5.51	79	9.50
52	5.63		
53	5.76	80	9.55
54	5.90	81	9.58
		82	9.60
55	6.03	83	9.61
56	6.18	84	9.61
57	6.33	85	9.61

(Monthly instalments are payable for 120 months certain.)

§ 335. —Optional Plan of Settlement.

Instead of the foregoing methods of payment, the insured, or the beneficiary after his death, may elect to have the monthly instalments paid according to another plan, as Refund Life Income. Under this plan, the instalments are payable for such period as will make the total payments, in any event, equal to the face value of the policy, and such payments will continue throughout the lifetime of the beneficiary. When this plan is chosen, the full face value of the insurance, less any indebtedness against it, will be paid in every case where there are beneficiaries in being within the permitted class, and the beneficiary is assured of a monthly income for life. Where the first beneficiary dies before receiving the face value of the insurance, the remainder will be paid to the other person or persons within the permitted class of beneficiaries. If the insured definitely selects this plan of settlement during his lifetime, the beneficiary cannot change to another plan of settlement. This plan of settlement is not available in any case where payments of insurance instalments began before September 30, 1944. The amount of the monthly instalments for each \$1,000 of insurance payable under this plan depends upon the age of the beneficiary at the death of the insured. The following table, prepared by the Veterans' Administration, gives the amounts of monthly instalments, per \$1,000 of insurance, payable under this plan.

§ 336. Table of Monthly Instalments under Refund Life Income Plan of Settlement.

Age of First Beneficiary at Date of Death of Insured	Amount of Each Monthly Instalment per \$1,000 of Insurance Payable Throughout the Lifetime of First Beneficiary	Number of Monthly Instalments Certain
10 and under	\$3.29	304
11	3.31	303
12	3.32	302
13	3.34	300
14	3.36	298
15	3.38	296
16	3.40	295
17	3.42	293
18	3.44	291
19	3.46	290

Age of First Beneficiary at Date of Death of Insured	Amount of Each Monthly Instalment per \$1,000 of Insurance Payable Throughout the Lifetime of First Beneficiary	Number of Monthly Instalments Certain
20	3.48	288
21	3.51	285
22	3.53	284
23	3.56	281
24	3.59	279
25	3.62	277
26	3.65	274
27	3.68	272
28	3.71	270
29	3.75	267
30	3.78	265
31	3.82	262
32	3.86	260
33	3.90	257
34	3.95	254
35	3.99	251
36	4.04	248
37	4.09	245
38	4.15	241
39	4.20	239
40	4.26	235
41	4.32	232
42	4.39	228
43	4.45	225
44	4.52	222
45	4.60	218
46	4.68	214
47	4.76	211
48	4.85	207
49	4.94	203
50	5.04	199
51	5.14	195
52	5.25	191
53	5.36	187
54	5.48	183
55	5.60	179
56	5.73	175
57	5.87	171
58	6.03	166
59	6.18	162
60	6.34	158
61	6.52	154
62	6.69	150
63	6.90	145
64	7.10	141
65	7.32	137
66	7.55	133
67	7.79	129
68	8.07	124

The values shown in the table are based on an insurance of \$1,000 without indebtedness. If there is any indebtedness, the values will be decreased accordingly.

§ 337. Proceeds of Insurance Are Not Assignable.

The proceeds of a National Service Life Insurance policy are not assignable. This means that the beneficiary cannot, before receiving payment of monthly instalments under an insurance policy, transfer to another his right to the same. After he receives the payments, they are his to do with as he sees fit.

§ 338. Proceeds of Insurance Are Exempt from Taxation and Debts.

Payments received under a National Service Life Insurance policy are exempt from taxation and from debts. This means that the payments, as such, cannot be taxed, and cannot be seized by creditors or subjected to the claims of creditors of the insured or of the beneficiary, and are not liable to attachment, garnishment, or seizure, either before or after they are received by the beneficiary. This exemption does not apply against the United States with respect to claims connected with the insurance. Property purchased with the proceeds of such insurance is not exempt from taxation or the claims of the creditors of the beneficiary, unless it is exempted by state law.

§ 339. Converted Policy Has Cash, Loan, Paid-up, and Extended Insurance Values.

After conversion to permanent policies, National Service Life Insurance has guaranteed cash, loan, paid-up, and extended insurance values available after the policy has been in force for one year. A table of such values for each of the three types of policies, as prepared by the Veterans' Administration, is given in the next following section.

These values largely offset the additional cost of converted insurance, as compared with the term policy; and they constitute one of the reasons for the conversion of term insurance. In this connection, see § 307, above.

§ 340. Guaranteed Values on National Service Life Insurance.

AGE 25		\$1,000	
ORDINARY LIFE			
End of policy year	Cash value	Paid-up insurance	Extension Yrs. Days
1	\$8.60	\$23.78	1 34
2	17.47	47.55	2 87
3	26.61	71.28	3 158
4	36.04	94.99	4 249
5	45.76	118.66	5 354
6	55.77	142.24	7 111
7	66.09	165.75	8 240
8	76.72	189.16	10 6
9	87.67	212.47	11 133
10	98.94	235.64	12 244
11	110.55	258.68	13 325
12	122.49	281.56	14 364
13	134.77	304.26	15 355
14	147.39	326.76	16 297
15	160.36	349.05	17 190
16	173.67	371.09	18 41
17	187.34	392.91	18 215
18	201.37	414.49	18 352
19	215.77	435.81	19 91
20	230.50	456.82	19 165
25	309.14	556.79	19 197
30	394.11	646.17	18 220
35	482.33	723.44	17 52
40	570.12	788.29	15 145

20-PAYMENT LIFE			
End of policy year	Cash value	Paid-up insurance	Extension Yrs. Days
1	\$17.81	\$49.24	2 110
2	36.24	98.63	4 294
3	55.31	148.16	7 193
4	75.06	197.84	10 166
5	95.49	247.61	13 195
6	116.64	297.48	16 241
7	138.54	347.45	19 236
8	161.21	397.48	22 121
9	184.66	447.52	24 237
10	208.95	497.64	26 232
11	234.09	547.76	28 124
12	260.12	597.92	29 300
13	287.07	648.09	31 51
14	314.97	698.27	32 126
15	343.86	748.47	33 188
16	373.77	798.65	34 263
17	404.76	848.91	36 27
18	436.85	899.18	37 269
19	470.12	949.55	40 49
20	504.58	1,000.00	.. ..
25	555.22	.....	.. ..
30	609.92	.....	.. ..
35	666.72	.....	.. ..
40	723.24	.....	.. ..

30-PAYMENT LIFE

End of policy year	Cash value	Paid-up insurance	Extension	
			Yrs.	Days
1	\$12.30	\$34.00	1	210
2	25.01	68.07	3	91
3	38.14	102.16	5	9
4	51.71	136.30	6	329
5	65.73	170.44	8	321
6	80.22	204.60	10	333
7	95.19	238.73	12	356
8	110.66	272.84	15	4
9	126.63	306.89	16	340
10	143.13	340.88	18	242
11	160.17	374.79	20	68
12	177.77	408.63	21	183
13	195.94	442.35	22	227
14	214.70	475.98	23	210
15	234.06	509.47	24	139
16	254.04	542.82	25	24
17	274.67	576.07	25	234
18	295.96	609.18	26	50
19	317.93	642.15	26	206
20	340.59	675.00	26	343
25	464.99	837.49	28	286
30	609.92	1,000.00	..	...
35	666.72	.....	..	...
40	723.24	.....	..	...

These values are based on an insurance of \$1,000 without indebtedness and with no dividends standing to the credit of the policy.

The 5-Year Level Premium Term policy has no cash, paid-up insurance, or extended insurance values.

§ 341. Loans on Policy.

Loans may be obtained at any time after the policy has been in force for one year, and before default in the payment of any premium, of any amount not exceeding 94% of the cash value of the policy, as shown in the table in § 340, above. Policy loans bear interest at 5%.

§ 342. Dividends.

National Service Life Insurance policies may participate in dividends from gains and savings as determined by the Administrator of Veterans' Affairs.

§ 343. Free Insurance for Persons Disabled between October 8, 1940, and April 20, 1942.

Any person in the active service who, between October 8, 1940, and April 20, 1942, became totally disabled from injury or disease in the line of duty, if the disability continues for six months

or until death, without having at least \$5,000 of Government insurance, will be considered as though he had been granted insurance for \$5,000 (including any insurance that he actually had), and this free insurance will continue in force without payment of premiums until six months after he ceases to be totally disabled or until September 30, 1945, whichever is the earlier date. After that, he must apply for a continuance of the insurance or a part of it, and he must pay the future premiums or establish his right to a waiver of premiums on account of disability (see §§ 321-323, above). Claims under this provision must be filed with the Veterans' Administration within five years after the death of the insured.

§ 344. Free Insurance for Persons Captured, etc.

Any person in the active service on or after December 7, 1941, and before April 20, 1942, who has been captured, besieged, or otherwise isolated by enemy forces for as much as 30 consecutive days and extending beyond April 19, 1942, who did not at the time have as much as \$5,000 insurance, is considered as having that amount of insurance (that is, such insurance is given to him), without the payment of premiums while he remains captured, besieged, or isolated and for six months thereafter. After that, he must apply for a continuance of the insurance or a part of it, and he must pay the future premiums, or establish his right to a waiver on account of disability (see §§ 321-323, above). Claims under this provision must be filed with the Veterans' Administration within five years after the death of the insured.

§ 345. Continuance of Insurance Is Automatic for Former Air Cadets.

The \$10,000 insurance, granted by the Government to aviation cadets or students while training and until commissioned, is continued by the Government without any request or act on their part and although they do not pay the premiums, after they are commissioned and as long as they are on duty requiring participation in regular and frequent aerial flights. Any unpaid

premiums will be deducted from the proceeds of the policy at the death of the insured.

§ 346. Forfeiture of Insurance Rights by Traitors, Deserters, Persons Executed, etc.

A person guilty of mutiny, treason, spying, or desertion, or who, because of conscientious objections, refuses to perform military or naval service or to wear the uniform, forfeits all rights to insurance under this law. And no insurance is payable for death inflicted (except by an enemy) as punishment for a crime. But in the latter case, any cash surrender value of the insurance will be paid to the named beneficiary or the persons designated by the law as beneficiaries.

§ 347. Death Presumed after Seven Years' Absence.

Satisfactory evidence showing the continued and unexplained absence of a person from his home and family for seven years, during which time no evidence of his existence has been received, will be accepted as sufficient proof of death as of the date when the seven-year period expired, for the purposes of this law.

§ 348. Suits in Courts.

Where there is a dispute on an insurance claim under this law, suit may be brought in a Federal court. However, a decision of the Administrator of Veterans' Affairs as to waiver or nonwaiver of premiums is conclusive and binding on the courts.

§ 349. Penalties.

Severe penalties are imposed upon persons guilty of fraud, false statements, or perjury in connection with National Service Life Insurance.

§ 350. How to Get Information or Make Claim Concerning Insurance.

All correspondence concerning National Service Life Insurance should be addressed to the Veterans' Administration, Washington 25, D. C.

Claims should be filed with the same agency. Application forms or blanks may be obtained from it or from any of its branches or Regional Offices (for lists, see § 369, below), or, in many instances, from other organizations which aid veterans. The representative at any of these places will aid veterans in filling out forms or in other matters connected with the insurance.

Any correspondence concerning such insurance should always contain the following information: The insured's first name, middle name, and last name in full; the insured's insurance policy or certificate number; the insured's service or serial number or numbers; the insured's complete present address. If the policy or certificate number is not known, there should also be furnished the insured's rank, rating, or grade, and the organization with which he was connected at the time of the original application for insurance, the date of his separation from service, and the date of his birth. The insured should promptly notify the Veterans' Administration of any change in his permanent address, in order that mail may be received by him.

PRIVATE LIFE INSURANCE

§ 351. Delay in Paying Premiums and Government Guaranty Thereof.

The Soldiers' and Sailors' Civil Relief Act permits servicemen to apply for a suspension of payments of premiums on life insurance policies, not exceeding \$10,000 in all, during military service. Where the serviceman has obtained such protection, the policy cannot lapse or otherwise terminate because of nonpayment of premiums during the period of military service or for two years thereafter. Payment of premiums to the insurance company during this period is guaranteed by the Government. However, the insured must still pay all of these premiums, within two years after leaving the service. If he fails to do so, he will forfeit the policy and make himself liable to the Government for the amount paid by it to the insurance company. As soon as possible after release from service, the veteran should make all necessary arrangements with his insurance company concerning the payment of back premiums as well as future premiums.

§ 352. Rights in Connection with Policies Assigned before Entering Service.

Where life insurance policies were assigned before the insured entered the armed forces, the person to whom they were assigned cannot, during the period of such military service or within one year thereafter, take advantage of any right or option given him by the assignment, without the written consent of the insured.

§ 353. Provisions of Policy Relating to Military Service or "Accidents".

Some life insurance policies issued by private companies contain provisions relating to mili-

tary service by the insured. Some of these provisions attempt to release the company entirely where the insured is connected with the armed forces. Many questions will no doubt arise during and after the present war involving provisions of this sort. Another question that will often arise is whether death or injury in the military service is due to "accident", within the meaning of insurance policies. These questions are so difficult and complicated, and in many instances have been left so unsettled by the decisions of the courts, that no definite answer to any of them can be given in a book of this type. Persons confronted with such questions should consult an attorney.

PART XV

RIGHTS UNDER SOLDIERS' AND SAILORS' CIVIL RELIEF ACT;
PROTECTION AGAINST SUITS, FORECLOSURES, AND
FORFEITURES WHILE IN SERVICE

§ 354. Generally.

The Soldiers' and Sailors' Civil Relief Act of 1940, as amended in 1942, was passed for the purpose of protecting persons in the armed services against suits, foreclosures, and legal proceedings, and the loss or forfeiture of rights, during their term of service. It suspends, in many cases, legal proceedings and the enforcement of civil liability, and restricts the right to enter default judgments against persons in the armed forces.

Some of these provisions not only apply during the period of service in the armed forces, but extend for specified periods after the end of such service. The Act provides that a suit, attachment, or execution against a person in the military service may, during the period of such service or within 60 days thereafter, be stayed by the court. The stay may be ordered for the period of military service and for three months thereafter, or for a shorter period. The dependents of persons in the armed services are entitled to the benefit of this Act, upon application to a court therefor, unless the court finds that the ability of such dependents to comply with the terms of their obligations has not been materially reduced by reason of the military service of the person upon whom they are dependent. Some states have adopted statutes, similar in some instances to this Federal Act, suspending or prohibiting legal proceedings against persons serving in the armed forces.

This Federal law relates mainly to the rights of persons while they are in the service. As this book deals with the rights of persons who have been released from the service, only so much of the Act as relates to the rights of veterans is covered here. This restricts our discussion of the Act mainly to such provisions as con-

tinue to operate after the service man or woman has been released from the armed forces.

This Act provides certain relief in connection with life insurance policies, including the right to postpone payments of premiums and rights with respect to policies assigned by persons entering the service. These matters are discussed at another place in this book. See §§ 351-352, above.

§ 355. Relief against Judgments.

If a judgment is rendered against any person during his service in the armed forces or within 30 days thereafter, and if he was prejudiced or hindered in making his defense by reason of such service, he may apply within 90 days after the termination of such service to have the judgment opened, so as to let him in to defend the suit. He is entitled to this relief, however, only if he can show that he has a good defense to the suit.

§ 356. Taxes.

Relief is granted by this Act from the enforcement of taxes and assessments (except income taxes) during the period of service in the armed forces. The law forbids tax sales of servicemen's property, except with the permission of a court. Where property has been sold or forfeited for nonpayment of a tax or assessment during his period of service, a serviceman has the right to redeem such property, by paying the charges, within six months after the end of his service.

§ 357. Rights in Public Lands, Mining Claims, Homestead Entries, etc., Are Preserved during Service.

No rights in public lands of the United States, including mining and homestead claims, are for-

feited or lost by reason of the absence of a person during the period of service in the armed forces, or by reason of the failure to perform work or make improvements within such periods. Military service may be counted as residence and cultivation on land settled upon under the Homestead Laws. On this subject, see § 364, below.

§ 358. Interest Rates against Servicemen Are Limited.

No debt, obligation, or liability of a serviceman can, without the assent of a court, bear interest in excess of 6% during the period of service, even though a higher rate was originally agreed upon or stipulated by the contracting parties.

§ 359. Statutes of Limitations Do Not Run against or in Favor of Servicemen.

The period of service in the armed forces cannot be included in computing the time for bringing actions, either by or against servicemen. Statutes of limitations do not run in favor of or against persons in the armed forces, while they are in such service. The same applies to the time allowed for redeeming real estate from tax sales. This does not, however, apply to limitation provisions of the Federal Internal Revenue Law, which includes the Federal Income Tax Law.

§ 360. Who Are Entitled to the Protection of This Law.

This law is intended for the protection of all persons in the military or naval service of the United States. The law applies from the date of its approval (October 17, 1940, as to most provisions), or, as to persons entering the service thereafter, from the date of entering active service. It applies to all members, both men and

women, of the Army, Navy, Marine Corps, Coast Guard, and all officers of the Public Health Service detailed for duty with the Army or Navy. When the Act is applied in favor of a service man or woman to suspend, postpone, or set aside any suit, judgment, or proceeding, the court may, if it sees fit, make such relief applicable also to persons secondarily liable, such as sureties, guarantors, indorsers, and accommodation makers. Citizens of the United States who entered the armed forces of any ally of this country are also entitled to the protection of this law.

§ 361. How Veterans Can Enforce Rights under This Law.

While this law is intended primarily for the protection of men and women while they are in the service, many of the rights which the law protects continue for specified periods after release from the service, and, within such time limits, a veteran can in many cases take advantage of or enforce the rights after he returns to civilian life. To do so, some kind of legal proceeding is usually necessary. This calls for the services of an attorney. These rights are not administered by the Veterans' Administration, but their enforcement is left to the serviceman or veteran or his own attorney. In any case where a judgment has been entered against a person while he or she was serving in the armed forces, or where his or her property has been seized or attached or sold on foreclosure or for taxes, or where he or she has been charged interest at a rate of more than 6% during such period, or where it is claimed that any right of the veteran has been lost, forfeited, or prejudiced by reason of his or her service—in any such case, the veteran should, without delay, consult an attorney in order to ascertain his or her rights, and, if necessary, to take the proper legal steps for the protection or enforcement of those rights.

PART XVI

MISCELLANEOUS BENEFITS AND PRIVILEGES

§ 362. Emergency Relief from Red Cross.

Veterans who need emergency aid between the time of discharge and the time when they can obtain the benefits due them from the Government may apply to the local chapter of the Red Cross. A loan or a grant may be made, depending upon ability to repay. This aid is granted for such needs as food, shelter, clothing, and fuel, and to help secure the benefits to which the veteran or his family may be entitled.

§ 363. Army and Navy Emergency Relief.

In certain cases, the Army Emergency Relief furnishes aid, in the form of regular allowances, to the families of deceased soldiers. This assistance may be in the form of a gift of money, a loan without interest, or aid in securing pensions, insurance, allotments, or other benefits to which the applicant is entitled. Branches of this society are located throughout the country. Application for this type of relief may be made to such a branch, or to any Red Cross office, or to the Army Emergency Relief, War Department, Washington 25, D. C. In applications for this relief, the name, grade, serial number, and mailing address of the deceased soldier should be given.

The Navy Relief Society furnishes similar aid to members of the Navy, Marine Corps, and Coast Guard, and their dependents. Application for this relief may be made to an auxiliary of the Society, one of which is located at each of the larger naval stations, to the Red Cross, or directly to the Navy Relief Society, Anderson House, Navy Department, Washington, D. C. Applications should include the same information as indicated above for the Army Emergency Relief.

§ 364. Special Homestead Rights.

Any person who served for as much as 90 days in the armed forces during World War II,

or who was discharged or compensated on account of wounds or disabilities in line of duty, and who was honorably discharged, is entitled to certain preferences in making entries under the Homestead Laws of the United States. Such a veteran is entitled to have the term of his service, not exceeding two years, deducted from the three years' residence required under the Homestead Laws. The homestead claims of veterans of the present war, initiated before their entrance into the service, are protected against forfeiture during the period of their service and for six months thereafter. Such a veteran who is honorably discharged and, because of physical incapacity due to his service, is unable to return to the land may make proof without further residence, improvements, or cultivation.

The widow, heirs, devisees, and minor orphan children of a veteran are also given certain rights and benefits under the Homestead Laws. Complete information concerning these rights and benefits, as well as other matters relating to Homestead and Public Land Laws, may be obtained by writing to the General Land Office, Department of the Interior, Washington 25, D. C.

§ 365. Preference to Veterans in Acquiring Surplus Property.

The Surplus Property Act of 1944 directs the Surplus Property Board to make regulations to give veterans preferences in the acquisition of surplus government property, for the purpose of aiding them to establish and maintain their own businesses and professional and agricultural enterprises. A letter from a veteran to the Surplus Property Board, Washington, D. C., stating the kind of property that he wishes to buy and the purpose for which it is to be used, will bring instructions on how and where to make application.

§ 366. Naturalization Rights and Preferences.

Many aliens who are serving or have served honorably in the armed forces of the United States in World War II are entitled to certain preferences in case they wish to become naturalized American citizens. If such a person, at the time of enlistment or induction, resided in the United States and was either lawfully admitted to the United States or its Territories or possessions or served honorably outside the continental United States, he may be naturalized without meeting the usual requirements as to declaration of intention, certificate of arrival, or period of residence in the United States. Such a petitioner may seek naturalization in any court having naturalization jurisdiction, regardless of his residence. He is not required to speak the English language, sign his petition, or meet any educational test; and no fees are charged in the proceeding. He must include in his petition, however, affidavits of two citizens establishing his good character and his desirability as a citizen, and he must prove his military or naval service. The petition must be filed within one year after December 31, 1945, unless the time is extended by Congress.

These benefits are not available to any person dishonorably discharged, or discharged on account of his being an alien, during this war. Nor do they extend to a conscientious objector who performed no military duty whatever or refused to wear the uniform.

Any former citizen of the United States who lost his citizenship by entering the military or naval service of any country at war with a nation against which the United States was or is at war in World War II (which is deemed to have begun on September 1, 1939) may be naturalized and restored to American citizenship by taking oaths before a naturalization court or before any American diplomatic or consular officer abroad.

§ 367. Exemption from Fees for Passports for Visiting Graves in Foreign Lands.

The widow, children, parents, brothers, and sisters of an American soldier, sailor, or marine buried abroad, who intend to go abroad for the purpose of visiting his grave, are not required to pay the usual fee for passports. The applicant in such a case must send with his application a statement from the War Department, Washington 25, D. C., giving the name of the deceased serviceman and the place of burial. The passport issued upon such an application will be good only for the country in which the grave is situated and the countries en route.

§ 368. Pay, Allowances, and Allotments of Missing Persons.

Any person in active service who is officially determined to be missing, missing in action, interned in a neutral country, captured by an enemy, beleaguered, or besieged, will, during the time he is so missing, etc., be entitled to receive or to have credited to his account the same pay and allowances to which he was entitled at the beginning of his period of absence or to which he may become entitled thereafter, until it is established or determined that such person is dead. During such period of absence, any allotments in effect at the beginning of absence, including allotments for the purchase of bonds, may be continued by the Government. These provisions are not administered by the Veterans' Administration, but by the branch of the armed service of which the person was a member. Information about the adjustment of such cases may be obtained by writing to the proper branch of service at the following address:

Army: Office of Special Settlement Accounts, 27 Pine St., New York 5, N. Y.

Navy: Bureau of Naval Personnel, Navy Department, Washington 25, D. C.

Marine Corps: Headquarters, U. S. Marine Corps, Washington 25, D. C.

Coast Guard: Military Morale Division, Coast Guard Headquarters, Washington 25, D. C.

PART XVII

ADDRESSES: LIST OF OFFICES AND AGENCIES OF INTEREST
TO VETERANS§ 369. Addresses of Offices and Facilities of
Veterans' Administration.

The following is a guide to the location, as of January 20, 1945, of all Regional Offices and facilities having Regional Office activities, the Branch Offices and Contact Units thereunder, the Insular Offices, Area Offices, and other facilities of the Veterans' Administration, where information may be obtained concerning benefits to veterans and their dependents and beneficiaries. Other Branch Offices and Contact Units will be opened at various places. These offices may be contacted in person or by mail. Requests by mail for information concerning rights and benefits should be sent to the appropriate Regional Office or facility which is listed below with the symbol R. The addresses of any local Veterans' Administration representatives or offices which may be added in the future will frequently be listed in telephone directories under "United States—Veterans' Administration", and the addresses of such offices and representatives may usually be obtained by inquiring at the local post office. Letters should be addressed in the following manner:

Manager,
Veterans' Administration,
(Street or Building, if given below)
(City, Zone, and State).

The address of the Central Office is:

Central Office,
Veterans' Administration,
Washington 25, D. C.

The addresses of Area Offices are as follows:

Veterans' Administration Area Office No.
1, 17 Court Street, Boston 8, Mass.
Veterans' Administration Area Office No.
2, 120 Wall Street, New York 5, N. Y.

Veterans' Administration Area Office No.
3, 10 North Calvert Street, Baltimore 2,
Md.

Veterans' Administration Area Office No.
4, 20 Houston Street NE., Atlanta 3, Ga.

Veterans' Administration Area Office No.
5, 8 East Chestnut Street, Columbus 15,
Ohio.

Veterans' Administration Area Office No.
6, United States Custom House, Chicago
7, Ill.

Veterans' Administration Area Office No.
7, Old Custom House, St. Louis 1, Mo.

Veterans' Administration Area Office No.
8, 1000 Main Street, Dallas 2, Tex.

Veterans' Administration Area Office No.
9, 140 Montgomery Street, San Francisco
4, Calif.

The following is a list of Regional and other offices and facilities of the Veterans' Administration:

Key to Symbols Used in This List:

- R—Regional Office or facility having
Regional Office activities. (These
are printed in bold face type.)
- B—Branch of Regional Office.
- C—Contact Unit under Regional Office.
- GM—General medical activities.
- H—Hospital.
- X—Diagnostic Center.
- NP—Neuropsychiatric.
- T—Tumor Clinic.
- D—Domiciliary (Home).
- Tb—Tuberculosis.
- I—Insular Office.
- F—Office scheduled to open soon.

VETERANS' RIGHTS AND BENEFITS

<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>	<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>
ALABAMA			DISTRICT OF COLUMBIA		
Montgomery 10	None required	R H G M	Washington 25	300 Indiana Ave., N. W.	R
Montgomery	Farm Security Bldg.	B	Washington 7	2650 Wisconsin Ave.	H G M X T
Birmingham	517 N. 22d St.	C			
Mobile	U. S. Court House & Custom House	C			
Anniston	Post Office Bldg.	C F	FLORIDA		
Tuscaloosa	None required	H N P	Bay Pines	None required	R H G M D
Tuskegee	" "	H N P G M	(near St. Petersburg)		
			Jacksonville	238 E. Forsyth St.	C
			Miami	10 N. E. 3rd Ave.	C
			Lake City	None required	H G M
ALASKA			GEORGIA		
Juneau	See Washington State	B	Atlanta	None required	R H T G M
			Atlanta	20 Houston St.	B F
ARIZONA			Columbus	4 Eleventh St.	C F
Tucson	None required	R H T b	Macon	Post Office Bldg.	C
Tucson	Federal Building	B	Savannah	Post Office Bldg.	C
Phoenix	137 No. Second Ave. (for training)	B	Augusta	None required	H N P
	Post Office Bldg. (other activities)	B			
Whipple (near Prescott)	None required	H T b	HAWAII		
			Honolulu 1	Federal Bldg.	I
ARKANSAS			IDAHO		
Little Rock	Federal Bldg.	R	Boise	None required	R H G M D
El Dorado	Post Office Bldg.	C F	Moscow	Post Office Bldg.	C F
Fayetteville	None required	H G M	Pocatello	Post Office Bldg.	C F
North Little Rock	" "	H N P			
			ILLINOIS		
CALIFORNIA			Hines (near Maywood)	None required	R H G M T X
Los Angeles 25	None required	R H G M T N P D	Chicago	327 So. La Salle St.	B
San Diego	1017 First Ave.	B	E. St. Louis	Post Office Bldg.	B
San Francisco 21	None required	R H G M X	Gary, Indiana	Post Office Bldg.	C F
Eureka	507 F Street	C	Peoria	Post Office Bldg.	C
Fresno	2135 Fresno Street	C	Rockford	Post Office Bldg.	C
Oakland	1629 Telegraph Ave.	C	Rock Island	Post Office Bldg.	C F
Redding	1536 Market St.	C	Springfield	400-410 E. Monroe St.	C
Sacramento	1400 Eye St.	C	Quincy	Post Office Bldg.	C F
San Jose	12 So. First St.	C	Danville	None required	H N P
Santa Rosa	Rosenburg Bldg.	C	Downey (near Waukegan)	" "	H N P
Stockton	313 E. Main St.	C	Dwight	" "	H G M
Livermore	None required	H T b	Marion	" "	H G M
Palo Alto	" "	H N P			
San Fernando	" "	H T b			
COLORADO			INDIANA		
Denver 2	Old Custom House	R	Indianapolis 44	None required	R H G M
Ft. Lyon (near Las Animas, Bent County)		H N P	Indianapolis	5 E. Market St.	B
			Evansville	Post Office Bldg.	C
			Gary	See Illinois	
			South Bend	105 E. Jefferson Blvd.	C
			Marion	None required	H N P
CONNECTICUT			IOWA		
Newington 11	None required	R H G M	Des Moines 10	None required	R H G M
Bridgeport	253 Golden Hill St.	C	Knoxville	" "	H N P
Hartford	37 Lewis St.	C			
New Haven	Post Office Bldg.	C			
Norwich	Post Office Bldg.	C	KANSAS		
Waterbury	Municipal Bldg.	C	Wichita 2	None required	R H G M
			Wadsworth	" "	H G M N P
			(near Leavenworth)		
DELAWARE					
	Under Pennsylvania, Philadelphia				

<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>	<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>
KENTUCKY			MISSISSIPPI		
Lexington	None required	R H NP	Jackson 107	Federal Bldg.	R
Louisville	Post Office Bldg.	B	Hattiesburg	Post Office Bldg.	C F
Outwood (near Dawson Springs)	None required	H Tb	Biloxi	None required	H GM D
			Gulfport	" "	H NP
LOUISIANA			MISSOURI		
New Orleans 12	333 St. Charles St.	R	Kansas City 6	1009 Wyandotte St.	R
Shreveport	509 Market St.	C	St. Joseph	Post Office Bldg.	C F
Alexandria	None required	H GM	St. Louis 1	707 Market St.	R
			Jefferson City	Post Office Bldg.	C F
MAINE			Excelsior Springs	None required	H Tb
Togus (near Augusta)	None required	R H NP	Jefferson Barracks 23	" "	H GM
Bangor	46 Columbia St.	C	MONTANA		
Caribou	Caribou National Bank Bldg.	C F	Ft. Harrison (near Helena)	None required	R H GM
Portland	477 Congress St.	C	NEBRASKA		
MARYLAND			Lincoln 1	None required	R H GM
Baltimore 2	1315 St. Paul St.	R	Hastings	Post Office Bldg.	C F
Annapolis	Post Office Bldg.	C	North Platte	Post Office Bldg.	C F
Hagerstown	40-50 W. Franklin St.	C	Omaha	Post Office Bldg.	C
Salisbury	Post Office Bldg.	C	NEVADA		
Ft. Howard (near Baltimore)	None required	H GM	Reno	None required	R H GM
Ft. Washington (near Clinton)	" "	D	NEW HAMPSHIRE		
Perry Point (near Havre de Grace)	" "	H NP	Manchester	Federal Bldg.	R
MASSACHUSETTS			NEW JERSEY		
West Roxbury 32	None required	R H GM	Lyons (near Summit, Union County)	None required	R H NP
Boston 9	Post Office Bldg.	B	Newark	1060 Broad St.	B F
Fitchburg	280 Main St.	C F	Camden	300 Broadway	B
Lawrence	301 Essex St.	C	Jersey City	26 Journal Square	B
Lowell	Post Office Bldg.	C F	Paterson	Post Office Bldg.	B
New Bedford	See Rhode Island		NEW MEXICO		
Springfield	83 State St.	C	Albuquerque	None required	R H GM
Worcester	Post Office Bldg.	C	El Paso, Texas	500 E. San Antonio St.	C
Bedford	None required	H NP	Ft. Bayard (near Silver City)	None required	H Tb
Northampton	" "	H NP	NEW YORK		
Rutland Heights (near Worcester)	" "	H Tb	Batavia	None required	R H GM
MICHIGAN			Utica	Post Office Building	C F
Dearborn	None required	R H GM	New York 11	215 W. 24th St.	R
Detroit	2211 Woodward Ave.	B	Albany	90 State St.	C
Grand Rapids	Post Office Bldg.	C	Poughkeepsie	Post Office Bldg.	C
Ft. Custer (near Battle Creek)	None required	H NP	Bath	None required	H GM D
MINNESOTA			Bronx 63	130 W. Kingsbridge Rd.	H GM T
Minneapolis 6	None required	R H GM	Carandaigua	None required	H NP
Duluth	Post Office Bldg.	C	Castle Point (near Beacon, Dutchess Co.)	" "	H Tb
St. Cloud	None required	H NP	Northport, L. I.	" "	H NP
			Saratoga Springs	" "	H
			Summit (near Tupper Lake)	" "	H Tb

<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>
NORTH CAROLINA		
Fayetteville	None required	R H GM
Charlotte	730 E. Trade St.	C
Winston-Salem	310 W. 4th St.	C
Oteen (near Asheville)	None required	H Tb
NORTH DAKOTA		
Fargo	None required	R H GM
Fargo	114 Roberts St.	B
OHIO		
Brecksville	None required	R H GM
Akron	United Bldg.	B
Cleveland	Cuyahoga Bldg.	B
Toledo	Federal Bldg.	B
Youngstown	Union Nat'l Bank Bldg.	B
Dayton	None required	R H GM D
Cincinnati	525 Walnut St.	C
Columbus	Old Post Office Bldg.	C
Chillicothe	None required	H NP
OKLAHOMA		
Muskogee	None required	R H GM
Oklahoma City	Post Office Bldg.	B
Lawton	Post Office Bldg.	C F
Tulsa	Post Office Bldg.	C
OREGON		
Portland 7	None required	R H GM T
Roseburg	" "	H NP
PENNSYLVANIA		
Philadelphia 6	New Custom House	R
Bethlehem	Post Office Bldg.	C
Harrisburg	South Office Bldg., State Capitol	C
Reading	Post Office Bldg.	C
Wilkes-Barre	11-19 W. Market St.	C
Williamsport	Post Office Bldg.	C
Pittsburgh 22	1001 Liberty Ave.	R
Altoona	1216 Eleventh Ave.	C
Erie	Federal Court Bldg.	C
Wheeling, W. Virginia	National Exchange Bank Bldg.	C
Aspinwall 15	None required	H GM
Coatesville	" "	H NP
PUERTO RICO		
San Juan	Federal Bldg.	I
RHODE ISLAND		
Providence 2	Post Office Annex Bldg.	R
New Bedford, Mass.	888 Purchase St.	C
SOUTH CAROLINA		
Columbia	None required	R H GM
Greenville	Post Office Bldg.	C

<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>
SOUTH DAKOTA		
Sioux Falls	None required	R
Hot Springs	" "	H GM D
Ft. Meade (near Sturgis, Meade Co.)	" "	H NP
TENNESSEE		
Murfreesboro	None required	R H NP
Chattanooga	832 Georgia Ave.	C
Jackson	Post Office Bldg.	C
Knoxville	Post Office & Court House Bldg.	C
Memphis	Post Office Bldg.	C
Nashville	320 Sixth Ave., N.	C
Memphis 4	None required	H GM
Mountain Home (near Johnson City)	" "	H GM D
TEXAS		
Waco	None required	R H NP
Houston	Federal Bldg.	B
San Antonio	Federal Bldg.	B
El Paso	See New Mexico	C
Ft. Worth	210 W. Sixth St.	C
Paris	Post Office Bldg.	C F
Amarillo	None required	H GM
Dallas 2	" "	H GM
Legion (near Kerrville, Kerr Co.)	" "	H Tb
UTAH		
Salt Lake City 3	None required	R H GM
Salt Lake City	222 S. W. Temple St.	B
VERMONT		
White River Junction	None required	R H GM
Burlington	172 S. Winooski Ave.	C
VIRGINIA		
Roanoke 17	None required	R H NP
Richmond	901 E. Broad St.	C
Charlottesville	Nat'l Bank & Trust Co. Bldg.	C F
Kecoughtan (near Hampton)	None required	H GM D
WASHINGTON		
Seattle 4	Federal Office Bldg.	R
Juneau, Alaska	The Baranof Hotel	BF
Spokane	Hutton Bldg.	C
Tacoma	909 Broadway	C
American Lake (near Ft. Lewis)	None required	H NP
Walla Walla	" "	H Tb

<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>	<i>State, City, and Zone</i>	<i>Street or Building</i>	<i>Type of Activities</i>
WEST VIRGINIA			WISCONSIN—Continued		
Huntington 1	None required	R H G M	Mendota (near	None required	H N P
Wheeling	See Pennsylvania, Pittsburgh	C	Madison)	" "	H T b
WISCONSIN			WYOMING		
Wood (near Milwaukee)	None required	R H G M D	Cheyenne	None required	R H G M
Eau Claire	Post Office Bldg.	B	Cheyenne	Boyd Bldg.	B
Green Bay	305 E. Walnut St.	B	Casper	226 E. 2nd St.	C F
			Sheridan	None required	H N P

§ 370. List of United States Civil Service Regional Offices.

First Region.—Post Office and Courthouse Building, Boston 9, Mass.: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut.

Second Region.—Federal Building, Christopher Street, New York 14, N. Y.: New York and New Jersey.

Third Region.—Customhouse, Second and Chestnut Streets, Philadelphia 6, Pa.: Pennsylvania and Delaware.

(Branch Office.—1022 New Federal Building, Pittsburgh 19, Pa.)

Fourth Region.—Nissen Building, Winston-Salem 3, N. C.: Maryland, Virginia, West Virginia, North Carolina, and the District of Columbia.

(Branch Office.—810 18th Street NW., Washington 25, D. C.)

Fifth Region.—New Post Office Building, Atlanta 3, Ga.: South Carolina, Georgia, Alabama, Florida, Tennessee, Puerto Rico, and the Virgin Islands.

Sixth Region.—Post Office and Courthouse Building, Cincinnati 2, Ohio: Ohio, Indiana, and Kentucky.

(Branch Offices.—1741 Union Commerce Building, Cleveland 14, Ohio; Garfield Building, Fourth and Jefferson Streets, Dayton 2, Ohio.)

Seventh Region.—New Post Office Building, Chicago 7, Ill.: Wisconsin, Michigan, and Illinois.

(Branch Office.—402 Post Office Building, Detroit, 33, Mich.)

Eighth Region.—Post Office and Customhouse Building, St Paul 1, Minn.: Minnesota, North Dakota, South Dakota, Nebraska, and Iowa.

(Branch Office.—321 City National Bank Bldg., Omaha 2, Nebr.)

Ninth Region.—New Federal Building, St. Louis 1, Mo.: Kansas, Missouri, Oklahoma, and Arkansas.

(Branch Office.—207 Mutual Building, Kansas City 6, Mo.)

Tenth Region.—210 South Harwood Street, Dallas 1, Tex.: Louisiana, Texas, and Mississippi.

(Branch Office.—Customhouse, New Orleans 16, La.)

Eleventh Region.—437 Central Building, 810 Third Ave., Seattle 4, Wash.: Montana, Oregon, Idaho, Washington, and the Territory of Alaska.

(Branch Office.—201 Guardian Building, Portland 4, Oreg.)

Twelfth Region.—Federal Office Building, San Francisco 2, Calif.: California, Nevada, Arizona, and the Territory of Hawaii.

(Branch Office.—506 Post Office and Courthouse Building, Los Angeles 12, Calif.)

Thirteenth Region.—New Customhouse Building, Denver 2, Colo.: Colorado, New Mexico, Utah, and Wyoming.

(Branch Office.—106 Federal Building, Salt Lake City 1, Utah.)

Hawaii (subsidiary to Twelfth Region).—Manager, Branch Regional Office, Twelfth United States Civil Service Region, Federal Building, Honolulu 2, T. H.

Puerto Rico (under supervision of Director, Fifth Region, in so far as employment under United States Government is concerned).—Chairman, Puerto Rico Civil Service Commission, San Juan.

Canal Zone.—Secretary, Board of United States Civil Service Examiners, Balboa Heights.

§ 371. Addresses of Offices of Army, Navy, Marine Corps, and Coast Guard Which Handle Claims.

Army:

General Accounting Office, Claims Division,
Washington 25, D. C.

Office of Special Settlement Accounts,
27 Pine St.,
New York 5, N. Y.

Navy:

Bureau of Navy Personnel,
Navy Department,
Washington 25, D. C.
Bureau of Supplies and Accounts Field Branch,
Navy Department,
Cleveland, Ohio.

Marine Corps:

Headquarters, U. S. Marine Corps,
Washington 25, D. C.
General Accounting Office, Claims Division,
Washington 25, D. C.

Coast Guard:

Military Morale Division,
Coast Guard Headquarters,
Washington 25, D. C.
General Accounting Office, Claims Division,
Washington 25, D. C.

§ 372. Veterans' Organizations.

Addresses of National Headquarters and Offices.

The American Legion:

Director, National Field Service,
777 N. Meridian St.,
Indianapolis 6, Ind.

There is a National Field Secretary located at each of the following addresses:

c/o American Legion Headquarters, Argonne Armory,
Des Moines 9, Iowa.

1601 W. 19th St., Little Rock, Ark.

205 W. Wacker Drive, Room 1422, Chicago 6, Ill.

P. O. Box 1321, Montgomery 2, Ala.

c/o Veterans' Administration, U. S. Custom House,
Philadelphia, Pa.

c/o Veterans' Administration, Bronx 63, N. Y.

106 Old Custom House, Denver, Colo.

603 Post Office Bldg., Boston 9, Mass.

c/o Veterans' Administration, Fort Miley, San Francisco
21, Cal.

c/o Veterans' Administration, Sioux Falls, S. D.

c/o Veterans' Administration, Dayton, Ohio.

101 Ore. Bldg., Portland 4, Ore.

Veterans of Foreign Wars of the United States:

National Service Officer,
612 Tower Bldg., Washington 5, D. C.

There are Regional Field Directors located at each of the following addresses:

612 Tower Bldg., Washington 5, D. C.

7428 Freda Ave., Dearborn, Mich.

P. O. Box 695, Topeka, Kan.

c/o Veterans' Administration Branch, P. O. Box 155,
Los Angeles, Cal.

Disabled American Veterans:

National Service Director,

543 Munsey Bldg., Washington 4, D. C.

National Headquarters,

1423 E. McMillan St., Cincinnati 6, Ohio.

Other veterans' organizations follow:

Allied American Veterans of All Wars,
127 North Dearborn St., Chicago, Ill.

American Veterans Association,
271 Madison Ave., New York 17, N. Y.

Army and Navy Union, U. S. A.

20 South Tennessee Ave., Atlantic City, N. J.

Catholic War Veterans, Inc.,

Empire State Bldg., New York, N. Y.

Jewish War Veterans of the U. S.,

276 Fifth Ave., New York 1, N. Y.

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TABLE OF SOURCES AND AUTHORITIES

TABLE OF SOURCES AND AUTHORITIES

The following table shows the sources of the material contained in this book, and the statutes, regulations, and other authorities supporting the several sections. It is inserted, in lieu of footnotes, for the use of those who wish to examine the sources, to pursue the subject further, or to investigate in more detail any matter discussed in the foregoing pages.

Key to Abbreviations Used in This Table

ALR=Annotation in American Law Reports, Annotated. The numerals preceding the abbreviation indicate volume number.

CSP=United States Civil Service Commission Pamphlet, from Military Service to Civil Service, August, 1944.

RCL=Ruling Case Law. The numerals preceding the abbreviation indicate volume number.

ULA=Uniform Laws Annotated. The numerals preceding this abbreviation indicate volume number.

USC=United States Code. The numerals preceding this abbreviation indicate the Title number of the Code.

USCA=United States Code Annotated. The numerals preceding this abbreviation indicate the Title number of the Code.

VH-HL=Veterans' Administration Handbook for Lenders, Home Loans.

VP No. 44=Veterans' Administration Pamphlet No. 44, Dec. 15, 1944.

VP Ins.=Veterans' Administration Pamphlet, Continuance of National Service Life Insurance, July, 1944.

V Reg.=Veterans' Regulation.

WD No. 21-4=War Department Pamphlet No. 21-4, Information for Soldiers Going Back to Civilian Life, Nov., 1944.

WD No. 21-5=War Department Pamphlet No. 21-5, Personal Affairs of Military Personnel and Aid for Their Dependents, April 1, 1944.

Section Numbers

Sources and Authorities

1-12	WD No. 21-4; Servicemen's Rights and Benefits, House Document (U. S. Government) No. 682, 1944; Your Rights and Benefits, by U. S. Retraining and Re-employment Administration, Office of War Mobilization.
6	38 USC § 693d.
8	9 ULA pp. 735 et seq.
10	38 USC § 693h.
14	VP No. 44, p. 96; 42 USC § 213.
15	34 USC § 857-e; 50 USC, Appendix, § 1552.
17	38 USC § 730.
18	38 USC §§ 693g, 728.
19-24	VP No. 44, pp. 76-78.
23	38 USC § 32-a.
25	38 USC § 693d.
26-27	38 USC §§ 11g, 456; V Reg No. 11; VP No. 44, pp. 80-81.

Section Numbers

Sources and Authorities

28	38 USC § 11; Executive Order No. 5,398, July 21, 1930; VP No. 44, pp. 1-3.
29	38 USC §§ 11a-2, 705.
30-32	38 USC § 693h; V Reg No. 2(a), Part II; VP No. 44, pp. 78-79.
33	VP No. 44, p. 82.
35	V Reg No. 10, XVI; VP No. 44, p. 83.
37	V Reg No. 10, XVII; VP No. 44, pp. 83-84.
38	38 USC §§ 101-116, 551; VP No. 44, p. 84.
39	38 USC § 450; 9 ULA pp. 735 et seq.
40	38 USC § 450(4); V Reg No. 10, XV.
41	38 USC §§ 450, 454a.
42	38 USC §§ 96, 450, 454a; 108 ALR 1105; 109 ALR 434; 116 ALR 1437.
43-46	V Reg No. 10, VIII, IX, as amended by Act of Sept. 27, 1944, 38 USCA, note to Chap. 12, Supp.
47	38 USC § 693e.
48	38 USC §§ 126, 128, 552, 712-715.
50	38 USC §§ 450, 556a.
51-56	38 USC §§ 691-691g.
57	VP No. 44, p. 90.
58	10 USC § 300a.
59	34 USC § 850k.
60	10 USC §§ 751-752; 34 USC § 895; 37 USC § 112.
61	10 USC §§ 906-908; 34 USC §§ 933, 975.
62	10 USC § 484, note; 34 USC § 857e; 50 USC, Appendix, § 1552; VP No. 44, p. 46.
63	38 USC § 730.
64	14 USC § 177.
65	V Reg No. 1(a), 38 USCA, note to Chap. 12, Supp.
66	V Reg No. 1(a), 38 USCA, note to Chap. 12, Supp.
67	38 USC § 732; V Reg. No. 2(a), 38 USCA, note to Chap. 12; VP No. 44, p. 53.
68	38 USC § 733.
69	V Reg No. 10, XIII, as amended by § 15 of Act of July 13, 1943, Pub. Law 144, 78th Congress.
70	38 USC § 27.
71	38 USC § 26b, c.
73-74	38 USC § 450.
75-76	38 USC § 96; V Reg No. 2(a), 38 USCA, note to Chap. 12, Supp.; VP No. 44, pp. 51-52; Executive Order No. 8099.
77	V Reg No. 10, 38 USCA, note to Chap. 12.
78	V Reg No. 6(A), 38 USCA, note to Chap. 12, Supp.
79	38 USC § 47.
80	38 USC § 49a.
81	38 USC § 45.

VETERANS' RIGHTS AND BENEFITS

<i>Section Numbers</i>	<i>Sources and Authorities</i>	<i>Section Numbers</i>	<i>Sources and Authorities</i>
82-84	V Reg No. 2(a), Part I, 38 USCA, note to Chap. 12; VP No. 44, p. 47.	150	10 USC § 1584.
85	38 USC § 725.	151	34 USC § 942.
86	38 USC §§ 96, 450, 454a.	152	38 USC §§ 17-17j.
87	38 USC §§ 129, 450, 454a.	153	38 USC §§ 16-16j; 10 USC §§ 1584a-1584c.
88	V Reg No. 10, Part XII.	154	34 USC §§ 984-984g; Act of May 29, 1945, Public Law No. 67, 79th Congress.
89	V Reg No. 1, Part VII.	155	28 RCL, Wills, §§ 109, 115; 137 ALR 1310.
90	38 USC §§ 501, 501a, 501a-1; VP No. 44, p. 71.	156-168	38 USC §§ 434, 439, 706, 706b; V Reg No. 6(a), and 7(a), 38 USCA, note to Chap. 12; VP No. 44, pp. 66-70.
91	38 USC § 492; VP No. 44, p. 53.	163	38 USC § 76; V Reg No. 6(a), III, 38 USCA, note to Chap. 12.
92	38 USC §§ 128, 552, 712-715.	165	38 USC §§ 501, 501a, 501a-1; Acts of Mar. 28, 1934, and Oct. 17, 1940; VP No. 44, p. 71.
93	38 USC § 32.	166	38 USC § 709; VP No. 44, p. 68.
96-99	38 USC §§ 471, 471a-1, 478, 701; V Reg No. 1(a), 38 USCA, note to Chap. 12; VP No. 44, pp. 45-46.	167	38 USC §§ 693d, 706b; Act of May 23, 1944.
100	38 USC § 477.	168	38 USC § 251; Act of May 24, 1944.
101	V Reg No. 6(A); VP No. 44, p. 46.	172-178	50 USCA, Appendix, § 308, as amended by Act of Dec. 8, 1944; 50 USCA, Appendix, § 403; 42 USC § 213.
103-104	V Reg. No. 1(a), Part II, 38 USCA, note to Chap. 12; VP No. 44, pp. 36-37.	179-187	5 USC §§ 851-869; CSP.
106-110	V Reg No. 1(a), Part III, par. I(f), 38 USCA, note to Chap. 12, and Supp.; VP No. 44, p. 48.	188-218	38 USC §§ 696-696m.
108	V Reg No. 6(A).	220-253	Act of June 22, 1944; V Reg No. 1(a), Part VIII, 38 USCA, note to Chap. 12, Supp.
111	38 USC §§ 391-394.	223	38 Code of Federal Regulations, § 36.239, 10 Federal Register 4499 (April 17, 1945).
112	38 USC §§ 229, 230.	240	38 Code of Federal Regulations, § 36.245; Administrator's Decision No. 638 (Mar. 9, 1945).
113-115	38 USC §§ 507b, 731; VP No. 44, pp. 46-47.	252	38 Code of Federal Regulations, § 36.248; 10 Federal Register 4504 (April 17, 1945).
116-119	38 USC § 731; VP No. 44, pp. 38-39.	255-265	V Reg No. 1(a), Part VII, 38 USCA, note to Chap. 12, as amended by Acts of Mar. 24, 1943, and June 22, 1944; VP No. 44, pp. 56-58.
120-123	Acts of May 22, 1944, and Dec. 14, 1944 (38 USC § 735), amending 38 USC §§ 503-504, 506-507a; VP No. 44, pp. 48-49.	266	WD No. 21-4, p. 18.
122	38 USC § 503.	267-301	38 USC §§ 694 §§ 694-694e; VH-HL.
124	10 USC §§ 931-933, 939, 941, 943 947. 971, 971b. 980, 985-985h.	296	7 USC §§ 1000 et seq.
125	34 USC §§ 383, 417, 431.	297	12 USC §§ 637 et seq.; VP No. 44, pp. 93-94.
126	14 USC §§ 167, 175, 175c, 185d.	302	VP No. 44, p. 93.
127	10 USC §§ 937, 938, 1029-1031; 34 USC §§ 437-439; 37 USC § 113.	303-350	38 USC §§ 801-819; VP Ins.; Veterans' Administration Service Letter Nov. 16, 1944.
128	Acts of Aug. 27, 1940, and Sept. 26, 1941; VP No. 44, p. 51.	351	50 USCA, Appendix, §§ 540-548.
129	5 USC § 59a.	352	50 USCA, Appendix, § 535.
130	38 USC § 693i.	353	137 ALR 1263, 1286.
131-132	Executive Order No. 8099.	354-361	50 USCA, Appendix, §§ 510-590; 137 ALR 1380; 147 ALR 1311.
133	10 USC §§ 81, note, 456, 903, 903a, 1086; 33 USC § 870; 34 USC § 943; Public Laws Nos. 184, 198, 269, 78th Congress.	362	WD No. 21-4, pp. 30, 40.
134	10 USC §§ 903, 903a; 34 USC §§ 857e, 943; 50 USCA, Appendix, § 1552; Army Regulations 600-600 (April 12, 1944).	363	WD No. 21-4, pp. 30, 40; WD No. 21-5, pp. 65-66.
135	VP No. 44, p. 89.	364	43 USC §§ 279-283; 50 USCA, Appendix, §§ 561-568.
137-140	10 USC § 868; VP No. 44, pp. 87-88; WD No. 21-5, pp. 17-18.	365	50 USCA, Appendix, §§ 1611, 1612, 1625, 1632.
141	10 USC §§ 916-916b; 34 USC §§ 924-929; WD No. 21-5, pp. 69-72.	366	8 USC §§ 723, 1001-1005; 50 USCA, Appendix, § 645.
142	38 USC § 717; V Reg No. 9(a).	367	22 USC § 214; 22 Code of Federal Regulations, §§ 33.49, 33.50.
143	WD No. 21-5, pp. 70-72.	368	WD No. 21-5, p. 13; VP No. 44, pp. 86-87.
144	38 USC § 472; Act of Nov. 22, 1943, Pub. Law 187, 78th Congress; V Reg No. 9(a); VP No. 44, p. 74.	369	Veterans' Administration Bulletins Nos. 1-M (Dec. 1, 1944) and 2 (Jan. 20, 1945).
145-147	24 USC § 281; VP No. 44, pp. 96-97.	370	CSP.
148	VP No. 44, p. 98.		

INDEX

INDEX

For instructions on the use of this index and on how to find matter in this book, see page 1.

The figures in the right-hand column refer to Section numbers, *not* pages.

	<i>References are to Section numbers</i>		<i>References are to Section numbers</i>
Abandoned property	149	Army,	
Absence for seven years as proof of death	23, 93	Emergency relief	363
Academies, see Service Academies.		Specialized training program as "service"	224, 249
Accrued pension or retirement pay on death of payee	75, 132	See also the specific types of benefits and privi- leges.	
Actions, protection against while in service	354	Arrears of pay, see Back Pay.	
Addresses	369-372	Artificial limbs	167
American Legion	372	Assignment,	
Army claims offices	371	Benefits not transferable	41
Civil service regional offices	370	Life insurance proceeds	337
Claimants', when they will be disclosed	26	Mustering-out pay	56
Coast Guard claims offices	371	Attachment,	
Disabled American Veterans	372	Against person in service	354
Hospitals of Veterans' Administration	369	Exemption of benefits from	42
Marine claims offices	371	Attorneys,	
Navy claims offices	371	Aid to enforce rights under Civil Relief Act	361
Veterans' Administration offices and facilities ..	369	Employment of	37
Veterans of Foreign Wars	372	Fees for representing veterans	38
Veterans' organizations	372	Representation of veterans before Veterans' Ad- ministration	37
Advice and aid to veterans and servicemen	33-37	Unlawfulness of charging fees without allow- ance	38
Affidavit,		Back pay of persons dying in service	137-140
Death	22	Bar association, advice and aid by	36
Foreign	24	Beneficiary of insurance, change of	331
How to prepare	24	Benefits, general matters concerning	13
Marriage	20	Besieged persons, pay and allotments of	368
Parentage or birth	21	Birth, proof of date of	21
Agent, representation of veteran's claims	37	Blanks, instructions for filling out	19
Agricultural property or equipment, see Loans.		Blind, aids to	168
Aid, see Advice.		Bonds,	
Air cadets and Air Corps Reserve Officers,		Allotments of missing persons for purchase of ..	368
Exclusion from mustering-out pay	54	Disposal of upon discharge	1
Lump-sum payments to	58, 59	Books furnished by government for education	237
Alcoholism as misconduct	45	Borrowing money, see Loans.	
Aliens,		Burial,	
Civil service preference	181	Flag for interment	141, 144
Preference to veterans in securing citizenship ..	366	National cemeteries	145-147
Allotments and allowances of missing persons ...	368	Servicemen and veterans	141-148
American Legion, see Veterans' Organizations.		See also Funeral Expenses.	
Annulment of marriage, proof of	20	Business property, loans for	298-302
Appeal,		Buttons, lapel	5
From decision on claim before Veterans' Admin- istration	30	Cadets and midshipmen, see Service Academies.	
From denial of pension	94	Captured persons, see Prisoners of War.	
How and where to take	32	Cemeteries, see National Cemeteries.	
Retirement or release	130	Certified copies of discharge	8
Time for	31	Change of insurance beneficiary	331
Application, see Claims.		Child,	
Apportionment of pension, see Pensions.		Definition of for pension purposes	77
Apprentice training	229, 239, 262, 266	Definition of for purpose of mustering-out pay	55
Armed Forces Institute	232	Homestead rights	364
		Pensions for	113-120

VETERANS' RIGHTS AND BENEFITS

	<i>References are to Section numbers</i>
Civilian employees	14
Civilian life, preparations for return to	1
Civil Relief Act,	
Assigned life policies, protection of	352
Enforcement of rights under	361
* Guaranty of life insurance premiums	351
Who are entitled to protection of	360
Civil service,	
Addresses of regional offices	370
How to apply for job in	187
Civil service preference	179-187
Aliens	181
Application for	186
Conscientious objectors	181
Credit for military time and experience	184
Educational and other requirements relaxed ...	183
Evidence and documents to support claim of ..	186
Extent of	182
Form of application for	186
Grading of beneficiaries of	182
Honorable separation, proof of	186
How to obtain	186
Jobs reserved for veterans, etc.	185
Multiple claims for	186
Nature of	182
Per cent added to grades	182
Physical and other requirements relaxed	183
Time for claiming	186
Two or more claims for	186
Veterans	180, 182
Who are entitled to	180, 182
Widows	180, 182
Wives of veterans	180, 182
Citizenship, preference to veteran in securing	366
Claims,	
Application necessary	19
Back pay of deceased persons	136-139
Before discharge	25
Civil service preference	186
Death pay	135
Education and training	252, 253
Finality of decision on	29
Flags for funeral	144
Funeral expenses	143
Headstones	148
Hospital, domiciliary and medical care	166
Instructions for making	19
Life insurance	350
Loans guaranteed by Government	272
Mustering-out pay	57
Pensions	102, 105, 110, 114, 119, 123
Re-employment	178
Retirement pay	131
Sums due deceased pensioner	76
Unemployment benefits	214, 215
Vocational rehabilitation	265
Clothing for veterans in hospitals or homes	164
Coast Guard, see the specific types of benefits and privileges.	
Colleges, see Education.	

	<i>References are to Section numbers</i>
Commercial insurance, see Life Insurance.	
Common-law marriage, proof of	20
Compensation, see Pensions.	
Congressional medal of honor, pension to holder of	111
Conscientious objectors,	
Civil service preference	181
Disqualification for veterans' benefits	18
Forfeiture of insurance rights	346
Copy,	
Discharge	8
Veterans' Administration records	27
Correction, see Appeal.	
Court-martial, dismissal by as disqualification for veterans' benefits	18
Creditors, see Exemption.	
Crime, see Penalties.	
Damaged property, reimbursement for	154
Damages for refusal of re-employment	178
Death,	
Disposal of effects of serviceman upon	150, 151
Finding of, after person is missing twelve months	23
Gratuity, see Death Pay.	
Of pensioner	75
Of person entitled to retirement pay	75
Pay, see Death Pay.	
Proof of	22
Seven years' absence as proof of	23, 93, 347
See also Pensions; Vocational Rehabilitation.	
Death Pay	133-135
Beneficiary	134
How to obtain payments	135
Persons covered by	133
Who entitled to payments	134
Debts, exemption from, see Exemption.	
Decorations, medals, service ribbons and buttons	5
Decree against person in service, relief from	355
Defects, presumption against at time of acceptance	66
Deposits with finance officer or paymaster	61
Desertion from service, forfeiture of benefits	18, 346
Desertion of wife or child, apportionment of pen- sion	81
Disability,	
Computing per cent of	99, 100
Overcoming handicap of, see Vocational Re- habilitation.	
Retirement for	124-132
Waiver of insurance premiums during	321-323
See also Pensions.	
Disabled American veterans, see Veterans' Organ- izations.	
Disabled veterans,	
Educational benefits for	225
Free insurance for	343
See also Pensions.	
Discharge,	
Button	5
Certificate of	1
Copies of	8
Correction of	10
Delivery to serviceman at time of release	6
From job after re-employment	177

INDEX

	<i>References are to Section numbers</i>		<i>References are to Section numbers</i>
Discharge—Continued		Education—Continued	
Loss or destruction of, obtaining duplicate	9	Rules and requirements of institution	231
Making claims before	25	Selection of course by veteran	233
Recording and safekeeping	7	Selection of institution	227, 228
Replacement in case of loss	9	Service academy, time spent in as "service"	224, 249
Review of grounds or type of	10	Service, length of as fixing amount of aid	247
Disease,		Specialized training program as "service"	224, 249
Invalidity of veteran's statement as to	47	Subsistence allowance	242-245
Presumption against at time of acceptance	66	Supplies	237
Dismissal, review or correction of	10	Time for beginning and finishing course	226
Disqualification for benefits, see Forfeiture.		Time limit of government aid	246-249, 251
Divorce, proof of	20	Time of service, benefits as depending on	224
Documents which veterans should keep	12	Training on the job	229, 245
Dogs, seeing-eye, for blind veterans	168	Travel expenses	238
Domiciliary care,		Tuition	231, 236, 240, 241
Clothing for beneficiaries of	164	Type of institution that may be selected	228
How to obtain	166	Unsatisfactory conduct or progress	235, 250
Who entitled to	156, 158, 160	Vocational training, see Vocational Rehabilitation.	
Draft Board, see Selective Service Board.		Where to file application	253
Draftees, pensions	65	Who are entitled to benefits	223-225
Drug addiction as misconduct	45	Women veterans as entitled to	223
Duplicate pensions	69	Effective date of pension awards	67
Duty, see Line of Duty.		Effects of deceased persons	149-153
Education,		Electronic equipment for blind veterans	168
Additional period based on service	247-249	Emergency hospitalization	161
Age of veteran	223	Emergency Relief	362, 363
Amount of government aid	240-245	Employment problems, rights and opportunities	169-187
Application for	252, 253	United States Employment Service	171
Apprentice training	229, 239, 245, 266	See also Civil Service Preference; Re-employment of Veterans; Unemployment Benefits.	
Armed Forces Institute	232	Enemy, aiding as disqualification for veterans' benefits	13
Books	237	Enlisted Reserve Corps, duties and status after release	1
Cadet as in "service"	224, 249	Equipment furnished by government for education	237
Changing course of instruction	234	Estates of deceased veterans and servicemen	149-153, 155
Choice of school or college	227	Evidence, see Proof.	
Choice of vocational rehabilitation	221	Examination,	
Claim for	252, 253	Failure to report for as suspending pension	91
College training program, time spent in, as "service"	224, 249	Pension for injury or death resulting from	90
Credit for military and other training	232	Exclusion from benefit, see Forfeiture.	
Delay of as qualifying for benefits	223	Execution, suspension of against person in service	354
Disabled veterans	225	Exemption,	
Equipment	237	Of benefits from taxation and debts	42
Expenses	237, 240, 242-245	Life insurance proceeds	338
Fees	236, 240	Mustering-out pay	56
How to apply for	252	Pensions	86
Impeding of education	223	Unemployment benefits	209
Information as to employment opportunities	222	Passport fees for visiting foreign graves	367
Institution,		Experience, see Military Training and Experience.	
Location of	230	Extra-hazardous service	104, 118
Selection of	227	Failure to report for examination as suspending pension	91
Type of	228	Farm property, loans for	292-297
Interference with or interruption as qualifying for benefits	223	Federal job, limitation on retirement pay of officer holding	129
Limit of government aid	240	Fees, regulation of attorneys'	38
Limit on period of aid	251	Female members of armed forces, see Women Members of Armed Forces.	
Living expense	242-245	Files, confidential character of	126
Location of institution	230	Finance officer, deposit with	61
Midshipman as in "service"	224, 249		
Military experience and training, credit for	232		
Misconduct	235		
Persons entitled to benefits	222-225		
Refresher or retraining course	223		

VETERANS' RIGHTS AND BENEFITS

	<i>References are to Section numbers</i>		<i>References are to Section numbers</i>
Finding a job	169-171	Hazardous duties, higher pension rates in case of	104, 118
Flags, for burial of serviceman or veterans	141, 144	Headstones, How to obtain from government	148
Foreclosure, protection against while in service ..	354	National cemeteries	147
Foreign affidavit	24	Health Service, Public, see particular benefits or privileges.	
Forfeiture, Of benefits, Conscientious objectors	18, 181, 346	Home for soldiers or veterans, see Domiciliary Care.	
Court martial, dismissal by	18	Home loans	285-291
Deserters	18	See also Loans.	
Examination, failure to report for	91	Homestead rights	357, 364
Execution for crime	346	Hospital, Application for admission	162, 166
Fraud	92	Apportionment and reduction of pension	78
Insurance rights	346	Care of veterans in	156-166
Misconduct	45	Clothing for patients in	164
Pension rights	92	Disposal of property left at	153
Resignation "for good of service"	18	Emergency treatment	161
Treason, mutiny, sabotage, or aiding enemy ..	18, 346	Foreign residents	160
Unemployment allowances	195-198	How to get treatment	165, 166
Protection against while in service	354, 357	Out-patient treatment	156, 162
Forms, Back pay	137	Pension for disability or death from hospitaliza- tion or treatment	90, 165
Civil service preference	186	Property of veterans dying in	152, 153
Educational benefits	252	Reduction of pension to veteran in	78, 101, 103, 108
Flags for burial	144	Reimbursement for expenses	162
Funeral expenses	143	Request for admission to	162, 166
Hospital and domiciliary care	166	Transportation and travel expense	163
Hospital out-patient treatment	162	Vocational rehabilitation trainees	159
Insurance	309, 320, 321, 327, 331	Who entitled to care in	156-160
Letter accompanying insurance premium	319	Husband, death pay	134
Loans guaranteed by government	272	Income as affecting right of pension	109, 122
Pension	102, 105, 110, 115, 119, 123, 265	Incompetents, Payment of benefits to guardian of	39, 72
Reinstatement of lapsed insurance	327	Payment of pension to wife of	73
Representation of claimant by aid organization	35	Payment to, without guardianship	40
Where to obtain	19	Induction, pension for disability or death prior to	65
Fraud, see Life Insurance; Forfeiture; Penalties.		Informal wills	155
Funeral expenses, Amount allowable	141, 142	Injury or disease, Invalidity of statements by veteran as to	47
Claims for	143	See also Hospitals; Pensions; Retirement Pay.	
Flags furnished for burial	141, 144	Insane persons, see Incompetents.	
How to obtain	143	Insurance, see Life Insurance.	
Reimbursement for	143	Interest, limit of rate against servicemen	358
Servicemen	141	Interned persons, pay and allotments of	368
Undertakers' charges	141-143	Isolated persons, free insurance for	344
Veterans	142	Jobs, Aids in finding	169-171
See also Burial.		Government, see Civil Service Preference.	
General matters concerning veterans' benefits ...	13	Return to former	172
G. I. Bill of Rights, see Servicemen's Readjust- ment Act.		Judgments, relief against under Civil Relief Act ..	354, 355
Government, Jobs, see Civil Service Preference.		Labor disputes, unemployment benefits during ...	201-203
Life insurance, see Life Insurance.		Lapel button	5
Loans, see Loans.		Leave, injury or disease while on	44
Graves, Exemption of family from passport fees for visiting	367	Legal aid society, advice and aid by	36
Markers, see Headstones.		Legal proceedings, protection against while in service	354
See also Burial; Funeral Expenses.		Legal service and advice	33-37
Guaranty of loans, see Loans.		Life insurance	303-353
Guardian, payment of benefits to, for minor or in- competent	39, 72	"Accidents," provisions relating to	353
		Air cadets, continuance of insurance of	345

INDEX

	<i>References are to Section numbers</i>
Life insurance—Continued	
Amount obtainable	303
Amount, reduction of	305
Application	303
Assigned commercial policies, protection of	352
Assignment of proceeds	337
Beneficiaries	330-332
Change of	331
Who gets insurance where none is named ...	332
Benefits	333-336
Captured persons, free insurance for	344
Cash value	339, 340
Change of beneficiary	331
Change of plan or type	306-310
Civil Relief Act as protecting	351, 352
Claims	350
Commercial	351-353
Compulsory for former air cadets	345
Conscientious objectors as forfeiting insurance	346
Continuance after discharge	304
Conversion	306-310
Advisability of	307
Choice of plans	310
How to convert	309
Necessity of medical examination	306
Time for	308
Correspondence concerning	303, 319, 350
Court action	348
Creditors, exemption of proceeds from claims of	338
Crimes connected with	349
Death, presumption of, from absence	347
Debts, exemption of proceeds from	338
Default in payment of premiums, see Premiums, below.	
Delay in paying premiums under Civil Relief Act	351
Desertion as forfeiting insurance	346
Disability, waiver of premiums in case of	321-323
Discharge, continuance after	304
Dividends	342
Execution for crime	346
Exemption of proceeds from taxation and debts	338
Expiration of term	306
Extended insurance values	339, 340
Failure to name beneficiary	332
Forfeiture by traitors, deserters, etc.	346
Form, Letter accompanying first premium	319
Reinstatement of lapsed policy	327
Fraud, penalty for	349
Free insurance, Captured, besieged or isolated persons	344
Disabled persons	343
Health requirement for reinstatement	327
How to make claim for	350
Inquiries and information concerning	303, 350
Instalments payable	333, 334, 336
Interest payable on reinstatement of lapsed pol- icy	326, 328
Issuance of	303
Lapse for failure to pay premiums	324
Protection against, by Civil Relief Act	351
Life income plan	335

	<i>References are to Section numbers</i>
Life insurance—Continued	
Loans on	341
Loan value	339, 340
Medical examination for reinstatement	326, 327
Military service, provisions relating to	353
Mutiny, forfeiture of insurance	346
National Service Life Insurance	303-350
Ordinary life	310
Paid-up insurance value	339, 340
Penalties for fraud or perjury	349
Permanent	306, 307, 310
Physical examination for reinstatement	326, 327
Plans of	310
Postponement of premiums under Civil Relief Act	351
Premiums, Amount of	311-316
Calculation of on reinstatement	328
Deductions from pension or emergency retire- ment pay	320
Default in payment	324, 325
Delay of payments under Civil Relief Act	351
Disability, waiver of premiums	321-323
Excuse for failure to pay	325
Failure to pay	324
First payment after discharge	318, 319
Guaranty of by government	351
Letter to accompany first payment	319
Payment of	305, 317-320
Tables of rates	311-316
Time of paying	317, 318
Waiver of	321-323
Presumption of death after seven years	347
Prisoners of war, free insurance for	344
Private	351-353
Proceeds	333
Assignment of	337
Provisions relating to military service or acci- dents	353
Rates	311-316
Reduction of amount of	305
On reinstatement	329
Refund life income plan	335, 336
Reinstatement after lapse	326-329
Reduced amount of insurance	329
Spying, forfeiture of insurance	346
Suits in court	348
Tables, Cash, loan, paid up and extended insurance values	340
Instalments	334, 336
Premium rates	311-316
Taxation, exemption of proceeds from	338
Term	306
Thirty Payment Life	310
Time, For conversion	308
For premium payments	317, 318
Treason, forfeiture of insurance	346
Twenty Payment Life	310
Waiver of premiums because of disability	321-323
Who entitled to, in absence of beneficiary	332

VETERANS' RIGHTS AND BENEFITS

	<i>References are to Section numbers</i>		<i>References are to Section numbers</i>
Limbs, artificial	167	Loans—Continued	
Limitations, see Statute of Limitations.		Reduction of debts decreases government's guar-	
Line of duty,		anty	284
Definition of	43	Second	276
Desertion or confinement under sentence	43	Security	282
Injury or disease while on leave	44	Service required for	268
Lists, see Addresses.		Subrogation by government	282
Living expenses of educational trainee	242-245	Term of	280
Loans,		Terms subject to government approval	278
Agricultural property	292-297	Time for application	273
Amount of	274, 275	Time of service	268
Application for	272, 273	Vocational rehabilitation trainees	264
Approval of terms by government	278	Who entitled to guaranty of	268
Army and Navy emergency relief	363	Who makes	269
Banks	269	Loss or destruction,	
Bonus or adjusted compensation, deduction from	267	Decorations, medals, service ribbons and buttons	5
Business property	298-302	Discharge	9
Nature of	298, 299	Lost property	149
Necessity of	299	Reimbursement for	154
Price, reasonableness of	301	Lump-sum payment,	
Prospects must be good	300	To Air Corps Reserve Officer	58
R. F. C. loan	302	To Navy or Marine Corps Aviation Cadets	59
Usefulness of property	299	Mail, arrangement for forwarding	1
Credit requirements of lender	271	Marine Corps, see the specific types of rights and	
Deduction from future bonus	267	benefits.	
Farm property	292-297	Marriage,	
Farm security administration	297	Annulment of	20
Bankhead-Jones Farm Tenant Act	296	Child's, as terminating pension	82
Buildings and improvements	292	Proof of	20
Machinery, implements and equipment	292	Remarriage of dependent parent as terminating	
Necessity of property	293	pension	85
Price, reasonableness of	295	Remarriage of widow as terminating pension ..	84
Prospects of success must be good	294	Medal of honor, pension to holder of	111
Suitability of property	293	Medals, see Decorations.	
Foreclosure, notice of	283	Medical care or treatment	156-166
Form	272	How to obtain	166
Guaranty of, by government	267-302	Pension for injury or death resulting from	90
Homes	285-291	See also Hospitals.	
Debts against	290	Merchant Marine	14
Improvements of	289	Midshipmen, see Service Academies.	
Mortgage, insurance of	291	Mileage, see Transportation.	
Price, reasonableness of	288	Military Academy, see Service Academies.	
Repairs to	289	Military training and experience, credit for,	
Suitability of property	287	In civil service job	184
Taxes, payment of	290	In educational institution	232
Terms of payment	286	Mining claims, protection of interest in while in	
How to apply for	272	service	357
Interest,		Minors, see Incompetents.	
First year's paid by government	281	Misconduct,	
Rate	279	Definition of	43, 45
Liability of government as loan is paid or in-		Venereal disease	46
creased	284	Mislaid property	149
Limits,		Missing persons,	
Amount of	274, 275	Effective date of pension for death of	68
Term of	280	Death established after twelve months	23
Notice of foreclosure	283	Pay and allotments of	368
Occupation, property for pursuit of	298-302	Moratorium in favor of servicemen	354-356
Persons entitled to	268	Mustering-out pay	51-57
Practicability of	277	Amount of payments	52
Profession, property for use in	298-302	Assignability	56
Red Cross	362	Exemption from tax or debts	56
		How to apply for	57

INDEX

	<i>References are to Section numbers</i>
Mustering-out pay—Continued	
Payment in case of death of person entitled ...	55
Persons excluded from	54
Time of payments	52
Who are entitled to	53
Mutiny as disqualification for benefits	18, 346
National cemeteries,	
Family of serviceman or veteran entitled to burial in	146
Headstones for	147
Servicemen and veterans entitled to burial in ..	145
National Service Life Insurance, see Life Insurance.	
Naturalization, preference to veterans	366
Naval Academy, see Service Academies.	
Navy,	
College training program, see Education.	
Pension allowance	112
Relief society	363
See also the specific types of benefits and privileges.	
Negligence as misconduct	45
Nurses,	
Retirement pay	127
Rights and benefits	16
Officer retaining commission, duties and status after release	1
One pension per person	69
Oral wills	155
Orthopedic appliances	167
Parentage, proof of	21
Parents,	
Definition of,	
Mustering-out pay, for purpose of	55
Pension purposes	77
Pensions to	113, 116
Remarriage as terminating pension	85
Passport fees, exemption from	367
Pay,	
Missing persons	368
Persons dying in service	137-140
Six months' death gratuity	133-135
Paymaster, deposits with	61
Penalties,	
Assignment, transfer, or pledge of pension	87
Attorney's fee, unauthorized	38
Caution against being discouraged from making claim	49
Forgery	48
Fraud	48
Insurance cases	349
Pensions	92
Unemployment benefits	215
Misuse of funds by guardian or other person ..	50
Perjury in insurance cases	349
Pensions	62-123
Amount of 99, 103, 104, 107, 112, 114, 117, 121	
Application for, see Claim, below.	
Apportionment,	
Desertion of wife or child	81
Family separated	80

	<i>References are to Section numbers</i>
Pensions—Continued	
Apportionment—Continued	
Veteran in hospital	78
Veteran in state home	79
Assignability	87
Cadets and midshipmen	63
Child	113, 116, 120
Over eighteen	82
In school	83
Claim	102, 105, 110, 112, 115, 119, 123
Computing percent of disability	100
Date payable from	67, 68
Death	113, 116, 120
From hospitalization or treatment	165
Of pensioner, who receives	75
Presumed from seven years' absence	93
Definitions of "child," "parent," or "widow" ...	77
Desertion of wife or child	81
Disability	96, 103, 106, 112
From hospitalization or medical treatment ...	165
Of child after eighteenth birthday	83
Distribution of on death of pensioner	75
Draftees awaiting acceptance	65
Effective date of award	67
Persons missing in action	68
Exemption from taxation and debts	86
Forfeiture for fraud	92
Forms	102, 105, 110, 115, 119, 123
Fraud	92
General matters relating to	95
Hazardous service	118
Hospitalization, treatment, examination, etc., in- jury or death resulting from	90
Income as affecting right to	109, 122
Marine Corps disability	112
Marriage,	
Of child	82
Of dependent parent	85
Of widow	84
Medal of honor holders	111
Navy allowance	112
Only one to a person	69
Parents	113, 116
Payment,	
To guardian for minors or incompetents	72
To minor widow	74
To wife of incompetent veteran	73
Persons in service or on retired pay	70
Pledging of	87
Rate, see Amount of, above.	
Reduction of, to veteran in hospital	101, 103, 108
Remarriage,	
Dependent parent	85
Widow	84
Suspension for failure to report for examination	91
Termination as to part of several beneficiaries	88
Total disability not incurred in service	106-110
Trainee in vocational rehabilitation	89, 263
Veterans	96, 103, 106, 111, 112
Vocational rehabilitation,	
Allowance to trainee	261
Injury or death resulting from	89, 263

VETERANS' RIGHTS AND BENEFITS

	<i>References are to Section numbers</i>
Pensions—Continued	
Waiver of to receive retired pay	71
Who receives when pensioner dies	75
Widows	113, 116, 120
Personal Affairs Officer,	
Advice and aid from	1, 34
Personal property of deceased persons	149-153
Pledge of pension	87
Preference,	
Civil service, see Civil Service Preferences.	
Homestead	364
Naturalization	366
Surplus property	365
Presumption,	
Death from seven years' absence	23, 93, 347
Sound condition at time of acceptance for service	66
Prisoners of war,	
Free insurance for	344
Pay, allowances and allotments of	368
Private life insurance, see Life Insurance.	
Proof,	
Birth date	21
Death	22, 23
Marriage	20
Parentage	21
Property,	
Deceased persons'	149-153, 155
Loans for purchase of, see Loans.	
Persons dying in service	150, 151
Reimbursement for lost, destroyed or damaged	154
Veteran dying in hospital	152, 153
Prosthetic appliances	167, 168
Public Health Service, see particular benefits and privileges.	
Public lands,	
Protection of interest in, while in service	357
Rights and preferences in	364
Railroad Retirement Board, unemployment claims with	215
Ration books, obtaining upon return home	3
Readjustment for unemployment, see Unemployment Benefits.	
Reconstruction Finance Corporation loan	302
Recording of discharge and service certificate	7
Records, files and reports, confidential character of	26
Records which veterans should keep	12
Red Cross,	
Advice and aid by	1, 34, 35
Emergency relief	362
Reduction of pension to veteran in hospital	78, 101
Re-employment committeeman of draft board ...	170
Re-employment of veterans,	
By private employer	173
By state, county, city, etc.	175
By United States government	174
Damages for violation of rights	178
Discharge within year prohibited	177
Employee benefits	176
Enforcement of rights	178
Insurance rights	176

	<i>References are to Section numbers</i>
Re-employment of veterans—Continued	
Seniority rights	176
Time for application	172
Regional offices,	
Civil service	370
Veterans' Administration	369
Functions of	28
Rehabilitation, see Vocational Rehabilitation.	
Reimbursement,	
Funeral or burial expenses	143
Property lost, destroyed or damaged	154
Reports, confidential character of	26
Resignation "for the good of the service," forfeiture of veterans' benefits	18
Retirement Pay,	
Amount of	124-127
Applications for	131
Army	124, 128
Call into service by President	128
Claim for	131
Coast Guard	126, 130
Correction of retirement or release	130
Death of veteran, disposition of pay	75, 132
Enlisted men	124, 125, 126, 128
Limitation of pay to officer holding Federal job	129
Marine Corps	125, 128, 130
Navy	125, 128, 130
Navy disability allowance	112
Nurses	127
Officers	124, 125, 126, 128, 129, 130
Rate of	124, 125, 126, 127
Review and correction of retirement or release	130
Temporary officers	124
Waiver of, to receive pension	71
Return to civilian life, preparations for	1
Review,	
Of discharge or dismissal	10
See also Appeal.	
Sabotage as disqualification for benefits	18
Salary, unpaid upon death of serviceman	137-140
Scholarships for veterans	254
School,	
Pension to child in, after eighteenth birthday ..	83
See also Education.	
Seeing-eye dogs for blind veterans	168
Selective Service Board,	
Re-employment committeeman	170
Report to after release	2
Self-employed veterans, unemployment benefits to ..	210-212
Self-inflicted wound as misconduct	45
Separation from armed forces, preparations for ..	1
Separation of family, apportionment of pension ..	80
Serial number, record of	11
Service Academies,	
Benefits and rights of cadets and midshipmen ..	17
Educational benefits not based on service in ...	224, 249
Mustering-out pay not based on service in	54
Pensions for cadets and midshipmen	63
Service connection,	
Pension	98, 120
Presumption of	66

INDEX

	<i>References are to Section numbers</i>
Servicemen's Readjustment Act,	
Education and training under	220-254
Loans under	267-302
Unemployment benefits under	187-218
Service number, record of	11
Service record	1
Service ribbons, see Decorations.	
Service, retirement for length of	124-132
Service women, see Women Members of Armed Forces.	
Settling affairs at camp or base	1
Seven years' absence as proof of death	23, 93
Shipwreck, pay for property lost in	154
Six months' death pay	133-135
Social security,	
Death benefits under	136
Unemployment benefits under	219
Soldiers' and Sailors' Civil Relief Act, see Civil Relief Act.	
Soldier's home, see Domiciliary Care.	
SPARS, see Women Members of Armed Forces.	
See also appropriate rights and benefits.	
Specialized training program as affecting education benefits	249
Spies, see Life Insurance.	
State home, apportionment of pension to pensioner in	79
Statements as to injury or disease, invalidity of ..	47
Statute of limitations does not run in favor of or against servicemen	359
Stay of legal proceedings against serviceman	354
Subsistence allowance for education	242-245
Suits, protection against while in service	354
Supplies furnished by government for education ..	237
Surplus property, preference to veterans in acquiring	365
Survivors, right to pension payable to several beneficiaries	88
Tax,	
Exemption from, see Exemption.	
Relief from while in service	356
Sale against person in service	356
Temporary appointment, rights of officers under ..	124
Term insurance, see Life Insurance.	
Termination of pension as to part of beneficiaries ..	88
Tombstones, see Headstones.	
Training,	
On the job	239, 245, 262
See also Education; Vocational Rehabilitation.	
Transfer, see Assignment.	
Transportation,	
Allowance for travel upon discharge	60
Bodies of deceased servicemen	141
Bodies of deceased veterans	142
Hospitals, to and from	163
Travel expense, see Transportation.	
Treason as disqualification for benefits	18, 346
Tuition, see Education.	
Undertakers' charges, see Funeral Expenses.	
Unemployment benefits	188-219
Ability to work	193
Amount of allowance	205, 211

	<i>References are to Section numbers</i>
Unemployment benefits—Continued	
Appeal from decision on claim	216
Application for	214, 215
Crimes in connection with	217
Death of veteran, who gets unpaid allowance ..	208
Discharge from job for misconduct	196
Disqualification for	195-200
Duplicate benefits	213
Exempt from claims of creditors	209
Extent of benefits	204-206
Failure to accept work	197
Fraud, penalty for	217
"Good cause," meaning of	200
Hearing on claim	216
How long allowance will be paid	206
How to obtain	214, 215
Illness causing unemployment	194
Labor disputes causing unemployment	201-203
Nonparticipation in	202
Separate departments	203
Misconduct	196
Other benefits deducted	213
Partial unemployment	191
Penalties for fraud	217
Period for which benefits are paid	204, 206
Person in business for self	210-212
Quitting suitable job	196
Railroad Retirement Board, filing claims with ..	215
Rate of allowance	205, 211
Registration with employment office	192
Illness excuses	194
Self-employed veterans	210-212
"Suitable work," meaning of	200
Time for which benefits are allowed	204
Time of payment	207
Training course, failure to attend	198
"Wages," definition of	218
Who are entitled to	109, 194
Unemployment compensation laws, benefits under ..	219
Uniform, wearing or return after discharge	4
United States Employment Service	171
University, see Education.	
Veneral disease, when considered misconduct ..	46
Veterans' Administration,	
Addresses of offices and facilities of	369
Advice and aid to veterans	28, 33
Central office functions	28
Filing claims with	19
List of offices and facilities of	369
Nature, duties and jurisdiction of	28
Regional offices and field organizations	28, 369
Veterans' home, see Domiciliary Care.	
Veterans' hospital, see Hospital.	
Veterans of Foreign Wars, see Veterans' Organizations.	
Veterans' organizations,	
Advice and aid to veterans	35
Names and addresses of	372
Vocational rehabilitation	255-265
Application for	265
Choice between this and educational benefits ..	259
Claim for	265

VETERANS' RIGHTS AND BENEFITS

	<i>References are to Section numbers</i>		<i>References are to Section numbers</i>
Vocational rehabilitation—Continued		Waiver of pension or retired pay	71
Disabled veterans	256	WAVES, see Women Members of Armed Forces.	
Expenses of	260	See also appropriate rights and benefits.	
Form of application	265	Wearing uniform after discharge	4
Hospital or medical treatment	159	Who entitled to benefits, generally	14
How to obtain	265	See also the several types of rights and benefits.	
Loans to trainee	264	Widow,	
Nature of	255, 258	Civil service preference to	181
Payment by employer during training on job ..	262	Definition of for pension purposes	77
Pension for injury or death resulting from	89, 263	Homestead rights	364
Pension to trainee	261	Payment to, though a minor	40, 74
Persons entitled to	256	Pension	113, 116, 120
Place of training	258	Remarriage as terminating pension	84
Purpose of	255	Widower, death pay	134
Support and maintenance during	261	Wife of veteran, civil service preference to	181
Time limit for training	257	Wills of servicemen and veterans	155
Training on the job	262	Women members of armed forces,	
Who are entitled to	256	Benefits and rights generally	15
WAAC, benefits to generally	14	Educational benefits	223
See also Women Members of Armed Forces.		Mustering-out pay	53
WAC, see Women Members of Armed Forces.		Pensions	62
See also the appropriate types of rights and benefits.		Women's Reserves, see Women Members of Armed Forces.	

RECORD OF SERVICE, ADDRESSES AND DOCUMENTS

RECORD OF SERVICE, ADDRESSES, AND DOCUMENTS

My Name
Serial or Service Number
Highest Grade or Rank
Home Address

.....
Social Security Number
In Case of Emergency, Notify

.....
My Records Will Be Found
My Will

Selective Service Information:

Local Board Number
Local Board Address
Induction Order Number
Date of Report after Discharge
Re-employment Committeeman

Entry into Service:

Place
Date Branch of Service

Commission:

Date of Appointment
Reported for Duty

Promotions:

.....
.....

Assignments:

Organization
Place Date
Commanding Officer

VETERANS' RIGHTS AND BENEFITS

Assignments—Continued

Organization
Place Date
Commanding Officer
Organization
Place Date
Commanding Officer

Schools Attended:

Date Place
Date Place
Date Place

Battles and Campaigns:

.....
.....
.....

Decorations, Citations, etc.:

.....
.....

Service Wounds:

.....
.....

Discharge or Separation:

Place
Date Number

National Service Life Insurance:

Number of Policy
Date of Policy Amount
Date Premium Is Due
Amount of Premium Per
Policy Must Be Converted Before

RECORD OF SERVICE, ADDRESSES AND DOCUMENTS

Pension :

Date of Claim
Where Filed
“C” Number of Claim

Addresses:

[illegible]

HERE ARE SOME OF THE MORE IMPORTANT SUBJECTS COVERED IN THIS BOOK

Return to Civilian Life

Putting Affairs in Order at Camp or Base
Report to Draft Board
Wearing Uniform after Discharge
Discharge and Service Records
Review and Correction of Discharge

Laws Affecting Veterans' Rights Generally

Classes of Persons Entitled to Veterans' Benefits
How and Where Claims Are Presented
Veterans' Administration, Its Nature and Jurisdiction
Where to Get Advice and Legal Service
Benefits Exempt from Taxation and Debts

Payments Upon Leaving Service

Mustering-out Pay
Lump-sum Payments to Former Air Cadets
Transportation or Mileage Pay
Deposits with Finance Officer or Paymaster

Pensions and Compensation

Persons Entitled to Pensions, Generally
Time and Manner of Filing Claims
Pensions to Veterans for Disability
Pensions to Holders of Medal of Honor
Pensions for Widows, Children and Parents of Veterans

Retirement Pay

Sums Payable on Death in Service

Six Months' Death Pay
Pay Due Persons Dying in Service

Burial of Servicemen and Veterans

Funeral and Transportation Expenses
Burial in National Cemeteries

Property and Estates of Veterans and Servicemen

Mislaidd or Abandoned Property
Property of Veterans Dying in Hospitals, etc.
Payment for Property Lost or Damaged
Wills and Estates of Servicemen

Hospital, Medical and Domiciliary Care

Artificial Limbs and Aids to Blind

Employment Problems

Finding a Job
Reemployment of Veterans by Former Employers
Government Jobs: Civil Service Preferences

Unemployment Benefits

Aid to Unemployed Veterans
Benefits under State Laws

Education and Training

Free Course in School or College
Training on the Job
Living Expenses or Subsistence Allowance
Vocational Rehabilitation

Loans to Veterans for Homes, Farms or Business

Life Insurance

National Service Life Insurance
Conversion to Permanent Insurance
Waiver of Premiums in Case of Disability
Reinstatement of Insurance after Lapse
Change of Beneficiaries
Loans on Policy and Cash Value
How to Get Information or Make Claim
Private Life Insurance

Rights Under Civil Relief Act

Protection against Suits, Judgments, Taxes, Foreclosures and Forfeitures

Miscellaneous Benefits and Privileges

Emergency Relief from Red Cross and Relief Societies
Homestead Rights
Preference in Acquiring Surplus Property
Naturalization Rights and Preferences
Pay and Allotments of Missing Persons

Addresses: List of Offices and Agencies, Including Veterans' Administration Facilities

**FOR A COMPLETE LIST OF BENEFITS AND PRIVILEGES,
SEE THE INDEX OR TABLE OF CONTENTS INSIDE THIS BOOK**